69th ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 1985

WORKERS' COMPENSATION BOARD OF BRITISH COLUMBIA

25 March 1986

To: His Honour the Lieutenant-Governor in Council
of the Province of British Columbia

May it please Your Honour, Sir:

As required by Section 69 of the Workers' Compensation Act, we now submit the 69th Annual Report of the Board, for the year ended 31 December, 1985.

Yours sincerely,

Terence Segarty,
Minister

THE STATISTICS SECTION OF THIS REPORT IS AVAILABLE AS A SEPARATE PUBLICATION ENTITLED STATISTICS '85 AND IS AVAILABLE FROM ANY WCB OFFICE.

24 March 1986

The Hon. Terence Segarty
Minister of Labour
Parliament Buildings
VICTORIA, B.C.
V8V 1X4

Mr. Segarty:

We take pleasure in reporting our 1985 activities pertinent to legislative changes introduced by you, as well as other significant policy measures designed to improve further the services of the Workers' Compensation Board through streamlined, responsive administration.

- The financial position of the Board has improved significantly, as evidenced by a reduction in the unfunded liability to $32 million.

- Commissioner Mike Parr, who had served on the Board for five years, retired from the position in the spring, after extending his term briefly at your request.

- Two new Commissioners appointed during the year were Joan Nutter, returned to the position after a six-month term; and Beverley Korman.

- Bill 4 served to consolidate British Columbia occupational safety and health services by replacing the Factory Act with the Workplace Act. The new Act and its regulations transferred personnel and duties of your Ministry's Occupational Environment Branch to the WCB.

- Further emphasis was placed on compliance where employers ignore or remain in violation of the Industrial Health and Safety Regulations. Specific violations now earn immediate penalty action of no less than Fifteen Hundred Dollars. The intent is to ensure that responsibilities for safety and health are taken more seriously.

- The maximum wage level for calculation of compensation benefits was increased from $32,400 to $40,000 for 1986.

- The maximum wage ceiling for assessment purposes in 1986 was increased from $26,182 to $30,000. Having been frozen for two years, it was increased to help to keep pace with compensation benefits. At the same time, basic assessment rates were lowered for the majority of employers, to become effective January, 1986.

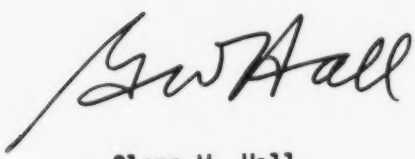
- The higher benefits and lower rates have been made possible by the substantial improvement in the financial position of the sub-classes since 1983. Influential factors have been the decrease in the injury rate and an increase in the real rate of return on the Board's investments.

- The new Experience Rating Plan for employer assessments was introduced towards the end of the year for implementation beginning in January, 1986.

The program, which will encompass all employers by the end of 1987, is designed to encourage more emphasis on workplace safety through the incentive of lower insurance premiums for good injury records, while poorer-than-average safety peformance will result in higher premiums.

We wish to thank all of the Workers' Compensation Board staff who assisted us in carrying out our responsibilities to the workers and employers of the Province.

Respectfully submitted,



Glenn W. Hall,
Acting Chairman

FINANCIAL AND STATISTICAL HIGHLIGHTS

Financial (000's)	1985	1984	Percent Change
Assessment Income	$478,219	$480,053	(0.4)%
Investment Income Earned	$206,147	$168,095	22.6%
Compensation Benefits Paid	$270,647	$274,224	(1.3)%
Administration Expenses	$ 68,194	$ 67,007	1.8%
Unfunded Liability	$ 31,844	$358,353	(91.1)%
Statistical			
Employers Registered	86,940	85,155	2.1%
Claims First Reported	158,673	150,919	5.1%
OS&H Inspection Reports Issued	34,116 *	30,492	11.9%
Administration Expenses as a Percent of Total Income	9.6%	10.4%	-

* Includes 2,245 Workplace Act Inspections

Assessment income - the 1985 assessment rates and the maximum assessable payroll remained frozen at 1983 levels. Increased economic activity resulted in a 2.2% increase in assessments for rateable sub-classes, largely offset by a reduction in income from deposit accounts.

Investment income earned - the net return on the average market value of the investment portfolio increased to 12.21% from 10.05% in 1984. The real rate of return, being the yield in excess of CPI, was 7.9% in 1985 compared to 6.3% in 1984.

Compensation benefits paid - although the maximum benefit level for 1985 increased by 7.3% from $30,200 to $32,400, this was offset by a reduction in accident severity coupled with improved claims management.

Administration expenses - continuing emphasis on cost control and a modest reduction in staff complement resulted in an increase in administration expenses at less than half the rate of inflation.

Unfunded liability - the reduction of $326 million reflects the net effect of an increase in assets in excess of the increase in fund liabilities. Liabilities continued to be controlled by lower inflation and injury rates, while assets increased substantially as a result of improved investment results. The "funded ratio" (i.e. assets as a percentage of liabilities) improved to 98.7% from 76.3% in 1984. Injured workers' entitlements under the Act remain secure and future generations of employers will not be called on to fund the injuries of workers which have occurred in prior years.

General - the 1984 comparative figures have been restated to give retroactive effect to the modified policy of accounting for investment income, as described in the notes to the financial statement.

OCCUPATIONAL SAFETY AND HEALTH DIVISION

A major structural re-organization of the division was put into place in the fall, merging the inspection roles of the safety and hygiene departments within the Field Services Department. Duplication of supervisory positions was eliminated by the move.

The Board is pleased to note that the injury rate (wage loss claims per 100 workers employed) has dropped by more than 21% in the last three years. Safety and health committees, workers and employers can all be proud of this achievement.

Provincial legislation during the year resulted in 13 officers of the Labour Ministry's Occupational Environment Branch being transferred to the new Field Services Department. That legislative change brings The Workplace Act with its regulation of health, safety and comfort of employees in factories, offices and shops under the aegis of the WCB.

A separate Research and Standards arm also was established to develop occupational safety/health regulations and standards and to provide laboratory services in the field of occupational health. An information service serves the division's field officers as well as the public.

Emphasis continued on inspections and the use of penalties to obtain more diligent compliance with the Industrial Health and Safety Regulations. The number of penalties imposed increased from 52 in 1984 to 152 in this reporting year. The list of violations that warrant immediate penalty action was expanded; these conditions or practices are subject to automatic penalty action on the employer, minimum $1,500:

- unshored excavations;
- power line contacts;
- failure to lock out equipment;
- permitting worker exposure to hazards immediately dangerous to life or health;
- inadequately protecting workers from health hazards that have a chronic effect;
- (specific to logging industry:) failure to remove snags; domino falling; leaving cut-up trees; working within two tree lengths of falling operations;
- failure to wear seat belts where possibility of rollover exists;
- failure to take appropriate measures to control fall of trees.

The First Aid Section introduced a more structured schedule for examination of candidates for industrial first aid certification. The Board's First Aid Officers conduct examinations throughout the province, providing more opportunity for contact with first aid attendants in industry and tying in with industry's needs.

In the Education and Training Section, emphasis has been placed on the development of an Audit system in which personnel from industry are trained to evaluate their own safety programs.

COMPENSATION SERVICES DIVISION

96% of all claims were allowed and the majority were paid within 17 days.

A small increase in claims volume in 1985 over the previous year can be attributed in part to the higher number of people in the workplace.

A major study was initiated to update the department's computerized operations in respect of claims processing procedures. The new on-line pension system will provide improved service for pension clients, including implementation of a direct-deposit system as an efficient alternative to cheque-mailing.

The Board's Vocational Rehabilitation Consultants have been assisted in their services to injured workers through a new computerized program.

Legislation was passed and proclaimed, providing for a new maximum wage rate for calculating claims benefits: $40,000.

Processing of disability awards, plus the adjudication and administration of fatality claims, were centralized in the department's Special Claims Unit.

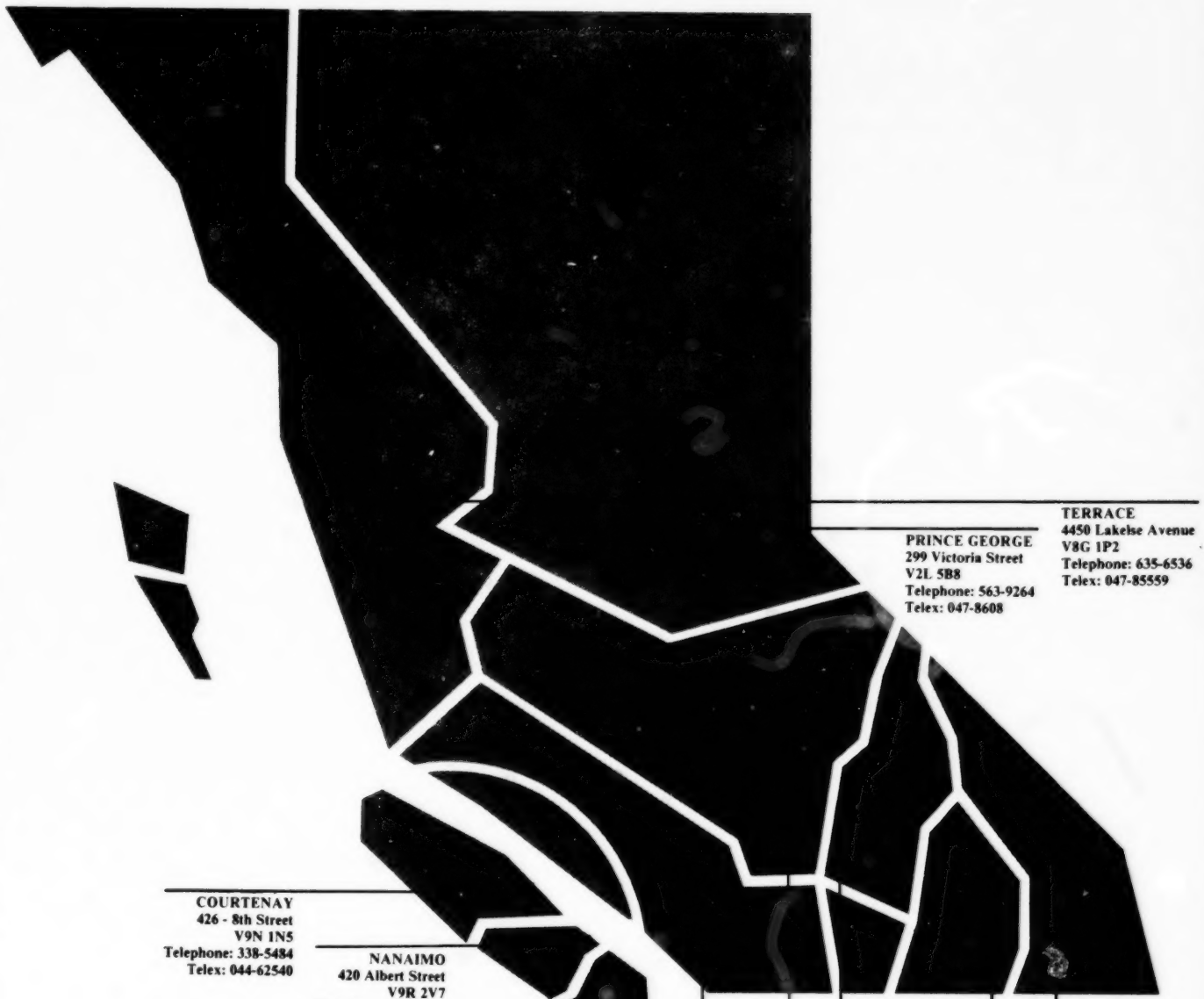
COMPENSATION SERVICES DIVISION

REHABILITATION CENTRE

A management re-organization of the Board's rehabilitation clinic services has resulted in a re-alignment that will aid in returning workers to the workforce more rapidly through improved processing and management systems.

Substantial efforts have been made to improve the evaluation process in the Industrial Department, where the readiness of patients for return to work is assessed.

An important addition to the Remedial Therapy Department has been made through the purchase of a Cybex 11+, which has enabled staff to upgrade diagnosis and testing of muscles in upper and lower limbs.



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FINANCIAL SERVICES DIVISION

ASSESSMENT DEPARTMENT
HIGHLIGHTS

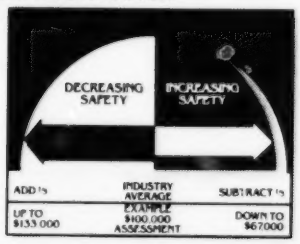
The number of registered employers increased during the year, rising from 85,155 to 86,940.

The new experience rating program, a major change in the assessment system that has been in preparation for several years, was introduced in 1985 preparatory to implementation 1 January 1986. Improved safety in the workplace and equity to employers are the major reasons for adopting this system.

The new system adjusted 1986 assessment rates for most employers in the forest, metal mining, construction, heavy manufacturing and trucking industries, based on individual firm claim cost experience. Those with higher-than-average claim costs pay increased assessments, while those with lower-than-average claim costs receive an assessment reduction.

Most other industries will be subject to the experience rating system within 1986, which will have an influence on their rates in 1987.

How *Era* works.



To qualify, 1 year of payroll is required but a maximum of 2 years will be used.

Calculation of Rating: ▪ Total of 2 years' claims costs divided by a total of 2 years' payroll. ▪ Compare this ratio to the subclass industry ratio. ▪ For every 3% deviation from the subclass ratio, the firm's rate will be adjusted 1% in the same direction.

Example: (based on a subclass ratio of .05)
The accumulated 2 years' claims cost for Employer X is $3,000.
The accumulated 2 years' payroll for Employer X is $100,000.
$3,000 ÷ $100,000 = .03
.05 − .03 = .02 (a 40% reduction from the subclass ratio).
40% ÷ 3 = 13.3% MERIT

Formula:

$$\frac{(\text{subclass ratio} \div \text{firm ratio})}{\text{subclass ratio}} \times 100 = \text{Firm \% Variance}$$

$$\frac{\text{Firm \% Variance}}{3} = \text{Firm Merit or Demerit}$$

INDUSTRY INTEGRATION SCHEDULE

While Era will apply to all B.C. industries with Workers' Compensation coverage, certain industries will commence with Era January 1st, 1986 with the balance entering the plan in 1987.

1986. Forest, Metals Mining, Trucking, Heavy Manufacturing and Construction Industries.

1987. Remaining applicable industries.

FINANCIAL SERVICES DIVISION

CONTROLLER'S DEPARTMENT

A new on-line pension system was prepared for its introduction in January, 1986. Among the major benefits anticipated is support for Disability Awards and Pensions staff in providing improved service to claimants; a direct-deposit system will be offered as an alternative to the mailing of pension cheques.

INFORMATION SYSTEMS DEPARTMENT

A major review of the Board's business technology resulted in a comprehensive information resource plan. The new Information Systems Department was created under the supervision of a newly-appointed Chief Information Officer. The data processing function was reorganized, with the primary focus on ensuring that computer development is undertaken and controlled by Board staff, without undue reliance on external resources.

An extensive data modelling project provided the framework for a detailed business study review scheduled for completion by April, 1986. It will identify key technology opportunities with favourable cost/benefit attributes. Tangible benefits include increased productivity through higher levels of efficiency and effectiveness. The intangible benefit of improved service levels to both employers and claimants is equally important.

Through appropriate use of information technology, Information Systems' aim is to support WCB business units in making effective use of the systems; to provide operational, developmental and consultative services; to promote user self-sufficiency; and to provide state-of-the-art service and technology for decision making.

FINANCIAL SUPPORT TO RESEARCH AND HEALTH AND SAFETY ACTIVITIES

The following is the schedule of 1985 grants, made by the Board within its mandate to support research, as defined in Section 71(4) of the Act.

Occupational Lung Disease Unit, UBC Department of Medicine	$268,187.00
Occupational Medicine Program, UBC Department of Health Care and Epidemiology	$183,083.00
UBC Longitudinal Vibration White Finger Disease Project	$ 9,500.00
Study of Occupational Cancer, Cancer Control Agency	$ 80,000.00
B.C. Safety Council	$ 25,000.00
Orthopedic Days Symposium	$ 3,000.00
UBC Medical Engineering Research Unit	$ 50,000.00

Province of
British Columbia

Office of the
Auditor General
Province of British Columbia

8 Bastion Square
Victoria
British Columbia
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AUDITOR'S REPORT

To the Chairman and Members of the
Workers' Compensation Board, and

To the Minister of Labour
Province of British Columbia:

I have examined the balance sheet of the Workers' Compensation Board as at 31 December 1985 and the statements of income and expense and unfunded liability, changes in fund liabilities, changes in special reserve balances and changes in financial position for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In 1984, the Board increased the actuarially-determined accident fund liabilities by a contingency margin of $42.8 million, increasing by that amount the expense shown for that year in the statement of income and expense and unfunded liability. In 1985 this contingency provision was reversed, with a consequent reduction in the amount of expense shown for the year. In my Auditor's Report dated 1 March 1985 on the 1984 financial statements, I stated that in my opinion this amount should not have been charged as an expense, but rather as a contingency appropriation, shown separately on the balance sheet. Similarly, in my opinion the reversal in 1985 should not have been applied to reduce expense. Had these amounts been treated as I believe they should, stated net income applied to Unfunded Liability would be reduced to $302.7 million in 1985 and increased to $249 million in 1984. Amounts of unfunded liability are not affected.

In my opinion, except for the treatment of the contingency margin described in the preceding paragraph, these financial statements present fairly the financial position of the Board as at 31 December 1985 and the results of its operations and the changes in its fund liabilities, special reserve balances and financial position for the year then ended in accordance with the stated accounting policies disclosed in note 1 to the financial statements applied, after giving retroactive effect to the change in the method of accounting for long-term investment income as explained in note 2, on a basis consistent with that of the preceding year.

Erma Morrison

Erma Morrison, F.C.A.
Auditor General

Victoria, British Columbia
28 February 1986

EXHIBIT 1

WORKERS' COMPENSATION BOARD

BALANCE SHEET
AS AT 31 DECEMBER 1985
(in $,000's)

		1985		1984
ASSETS				
Cash and short-term deposits		915,113		911,130
Assessments and accrued interest receivable		152,946		159,846
Deposit account unfinalled claims receivable (Note 4)		69,905		69,896
Long-term investments (Note 2)		1,233,502		796,526
Fixed assets (Note 5)		48,271		47,949
		2,419,737		1,985,347
LIABILITIES AND FUND BALANCES				
Accounts payable and accrued liabilities		22,716		17,416
Deposit accounts		3,158		3,158
Accident fund:				
Liabilities (Exhibit 3)	2,261,848		2,220,042	
Special Reserves (Exhibit 4)	32,589	2,294,437	22,069	2,242,111
Silicosis fund liabilities (Exhibit 3)		33,486		37,569
Deferred long-term investment gains and losses (Note 3)		97,784		43,446
Unfunded liability (Exhibit 2)		(31,844)		(358,353)
		2,419,737		1,985,347

The accompanying six notes are an integral part of these financial statements.

Approved by the Board:

G. W. Hall
Acting Chairman

B. Korman
Commissioner

J. M. Nutter
Commissioner

EXHIBIT 2

WORKERS' COMPENSATION BOARD

STATEMENT OF INCOME AND EXPENSE AND UNFUNDED LIABILITY
FOR THE YEAR ENDED 31 DECEMBER 1985
(in $,000's)

	1985	1984
INCOME		
Assessments		
Classes	456,120	446,381
Deposit accounts (Note 4)	18,639	29,747
Penalties	3,460	3,925
	478,219	480,053
Investment income		
Earned for the year	206,147	168,095
Amortization of long-term investment gains and losses (Notes 2 and 3)	29,227	2,254
	235,374	170,349
	713,593	650,402
EXPENSE		
Current year claims		
Wage loss compensation	75,390	73,198
Medical aid payments	26,893	26,487
Pension awards, capitalized values	12,402	15,084
Provision for unfinalled claims	171,007	173,604
	285,692	288,373
Prior years' claims		
Investment income allocated to fund liabilities and special reserves	235,374	170,349
Adjustment to prior years' actuarial estimates	(221,176)	(81,575)
	14,198	88,774
Administration	68,194	67,007
	368,084	444,154
NET INCOME APPLIED TO UNFUNDED LIABILITY	345,509	206,248
UNFUNDED LIABILITY - 1 January		
As previously reported	(314,907)	(517,918)
Change in accounting policy for investments (Note 2)	(43,446)	(30,183)
As restated	(358,353)	(548,101)
	(12,844)	(341,853)
APPROPRIATION TO SPECIAL RESERVES	(19,000)	(16,500)
UNFUNDED LIABILITY - 31 December	(31,844)	(358,353)

EXHIBIT 3

WORKERS' COMPENSATION BOARD

STATEMENT OF CHANGES IN FUND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 1985
(in $,000's)

	Accident Fund		Silicosis Fund	
	1985	1984	1985	1984
ADDITIONS TO THE FUND LIABILITIES				
Current year claims				
Provision for unfinalled claims	170,404	171,884	603	1,720
Pension awards, capitalized values	16,287	20,771	-	120
Prior years' claims				
Investment income allocation	229,663	166,262	4,094	3,089
Adjustment to prior years' actuarial estimates	(215,051)	(78,370)	(6,125)	(3,205)
	201,303	280,547	(1,428)	1,724
DEDUCTIONS FROM THE FUND LIABILITIES				
Pensions paid	95,071	95,707	2,546	2,647
Wage loss compensation	36,039	39,029	-	-
Medical aid payments	28,387	31,032	109	73
	159,497	165,768	2,655	2,720
CURRENT YEAR INCREASE (DECREASE)	41,806	114,779	(4,083)	(996)
BALANCE - 1 January	2,220,042	2,105,263	37,569	38,565
BALANCE - 31 December (Exhibit 1)	2,261,848	2,220,042	33,486	37,569
Represented by:				
Provision for unfinalled claims	1,028,110	1,044,441	12,030	15,144
Pension awards, capitalized values	1,233,738	1,175,601	21,456	22,425
	2,261,848	2,220,042	33,486	37,569

EXHIBIT 4

WORKERS' COMPENSATION BOARD

STATEMENT OF CHANGES IN SPECIAL RESERVE
BALANCES FOR THE YEAR ENDED 31 DECEMBER 1985
(in $,000's)

	Contingent	Disaster	Enhancement	Total 1985	Total 1984
ADDITIONS TO THE RESERVES					
Appropriation of net income	1,000	11,000	7,000	19,000	16,500
Investment income allocation	55	318	1,244	1,617	998
	1,055	11,318	8,244	20,617	17,498
DEDUCTIONS FROM THE RESERVES					
Pension awards, capitalized values	-	1,649	1,287	2,936	5,013
Wage loss compensation	-	311	4,817	5,128	4,966
Medical aid payments	-	138	1,895	2,033	1,879
	-	2,098	7,999	10,097	11,858
CURRENT YEAR INCREASE	1,055	9,220	245	10,520	5,640
BALANCE - 1 January	575	4,396	17,098	22,069	16,429
BALANCE - 31 December (Exhibit 1)	1,630	13,616	17,343	32,589	22,069

EXHIBIT 5

WORKERS' COMPENSATION BOARD

STATEMENT OF CHANGES IN FINANCIAL POSITION
FOR THE YEAR ENDED 31 DECEMBER 1985
(in $,000's)

	1985	1984
FUNDS PROVIDED FROM		
Net income applied to unfunded liability	345,509	206,248
Add (deduct) items not requiring cash:		
Provision for unfinalled claims	171,007	173,604
Adjustment to prior years' actuarial estimates	(221,176)	(81,575)
Investment income allocated to fund liabilities and special reserves	235,374	170,349
Pension awards, capitalized values	12,402	15,084
Depreciation	2,455	2,587
Gain on disposal of fixed assets	(62)	(13)
	545,509	486,284
Deduct:		
Cash applied in settlement of fund liabilities or charged against special reserves:		
Pensions paid	97,617	98,354
Wage loss compensation	41,167	43,995
Medical aid payments	30,529	32,984
	169,313	175,333
Funds generated from operations	376,196	310,951
Increase in deferred long-term investment gains and losses	54,338	13,263
Decrease in assessments and accrued interest receivable	6,900	3,128
Net increase in other liabilities	5,300	332
Pension payments recovered from third parties	949	794
Proceeds from disposal of fixed assets	123	190
	443,806	328,658
FUNDS APPLIED TO		
Purchase of fixed assets	2,838	561
Increase in deposit account unfinalled claims receivable	9	6,563
	2,847	7,124
INCREASE IN FUNDS INVESTED	440,959	321,534
FUNDS INVESTED - 1 January	1,707,656	1,386,122
- 31 December	2,148,615	1,707,656
COMPONENTS OF INCREASE IN FUNDS INVESTED		
Increase in cash and short-term deposits	3,983	469,537
Increase (decrease) in long-term investments	436,976	(148,003)
	440,959	321,534

WORKERS' COMPENSATION BOARD
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 1985

Note 1 - Significant Accounting Policies

(a) Fund Accounting

Although the liabilities and reserves of the Board are allocated to the Accident and Silicosis Funds and various sub-divisions thereof, the assets are recorded on a pool basis with no allocation of individual assets to specific funds.

(b) Long-Term Investments

Long-term investments are stated at market value. The amount by which market value differs from book value represents an unrealized gain or loss. Unrealized gains and losses occurring during the year, together with gains and losses realized on disposal of long-term investments during the year, are deferred and amortized on a straight-line basis over a five year period.

(c) Fixed Assets

Fixed assets are recorded at cost, except for land acquired before 1970 which is recorded at appraised value. The following fixed assets are depreciated on a straight-line basis over their estimated useful lives:

Buildings	20 or 40 years
Equipment	3 to 10 years
Furniture	10 years
Vehicles	5 years

(d) Fund Liabilities

The Board calculates the liabilities for unfinalled claims and pensions as explained below. These liabilities, and the underlying assumptions and methods, are examined by the consulting actuary appointed by the Board. The report of the consulting actuary is appended to these financial statements.

(i) Unfinalled Claims

Provisions for future claims costs relating to injuries occurring prior to 31 December 1985 for which the final settlement has not been determined are credited to the unfinalled claims liabilities which are part of the Accident and Silicosis Funds established under Sections 39 (1)(c) and 41 (2)(b) of the Workers' Compensation Act. Wage loss compensation and medical aid payments, and the capitalized value of pension awards granted after the year of injury (or after the year in which the claim is allowed, in the case of Silicosis), are charged to the respective unfinalled claims liabilities.

(ii) Pensions

Capitalized values of pension awards are credited to the pension liability provisions, which are then charged with pensions paid. When a pension is awarded for an injury which occurred in the current year its capitalized value is treated as a current period expense. In the case of a pension awarded after the year of the injury (or after the year in which the claim is allowed, in the case of Silicosis), the pension is charged to the appropriate unfinalled claims liability.

(iii) Special Reserves

The special reserves established pursuant to Section 39 of the Workers' Compensation Act are:

- Contingent Reserve [Section 39 (1)(b)] which provides a reserve in aid of industries or classes which may become depleted or extinguished.

- Disaster Reserve [Section 39 (1)(d)] which provides a reserve to be used to meet the loss arising from a disaster or other circumstances which the Board considers would unfairly burden the employers in a particular class.

- Enhancement Reserve [Section 39 (1)(e)] which provides a reserve for payment of that portion of a disability enhanced by reason of a pre-existing disease, condition or disability.

The Board determines the amounts required to maintain these reserves at an adequate level. This levy is prorated to the various employer classes.

(e) Prior Years' Claims

All amounts recorded as "Provision for unfinalled claims" and as "Pension awards, capitalized values" are the actuarial estimates of the net present values of these liabilities. The calculation of net present value assumes that the annual rate of return on the Board's investments will exceed the annual increase in the Consumer Price Index (CPI) by 2-3/8%.

Each year, benefits paid by the Board are increased in line with the CPI and the actuarial assumptions are modified to include more recent experience. These changes result in a revaluation of the actuarial estimates made in prior years.

Investment income received or receivable during the year is allocated to the fund liabilities to offset the revaluation.

The amount by which the revaluation differs from investment income allocated is described in the statements as "Adjustment to prior years' actuarial estimates" and is treated as a current period item.

(f) Assessment Income and Assessments Receivable

As a significant portion of assessment income for the year is not received until after year end, the amount shown is an estimate based on statistical data. Adjustments to this estimate are made in the following year.

Note 2 - Change in Accounting Policy

Long-Term Investments

During 1985, the Board adopted a policy whereby realized and unrealized gains and losses on long-term investments arising during the year are deferred and amortized on a straight-line basis over a five year period (see note 1b). In 1984, both realized and unrealized gains and losses on investments were included with investment income in the year in which they arose. Prior to 1984, long-term investments were stated at book value and, consequently, there was no explicit recognition given to unrealized gains and losses; realized gains and losses were included in income in the year in which they arose.

The policy change in 1984 was introduced so that reported investment income would reflect current yields instead of historical yields. The Board felt that stating investments at market value provided more relevant information than that provided by book value.

For 1985, the accounting policy has been modified with regard to the method of income recognition because of significant volatility in the capital markets. The new policy of deferring both realized and unrealized gains and losses over a five year period ensures that reported investment income reflects the long-term nature of investments. A five year amortization period was chosen in order to spread market value fluctuations over a period approximating one capital market cycle.

This new accounting policy has been applied retroactively and the prior year results have been restated. The effect of the change on the results for 1985 has been to reduce investment income and net income applied to unfunded liability, and to increase the unfunded liability, by $54.3 million.

WORKERS' COMPENSATION BOARD
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 1985

Note 3 - Deferred Long-Term Investment Gains and Losses ($000's)

	1985	1984
Balance - 1 January	43,446	30,183
Realized gains (losses) for the year	661	(5,297)
Unrealized gains for the year	82,904	20,814
	127,011	45,700
Amortization credited to investment income	29,227	2,254
Balance - 31 December	97,784	43,446

Note 4 - Deposit Accounts

Certain employers have been placed in deposit classes and are required to deposit with the Board a sum of money determined by the Board.

These employers are billed on a monthly basis for compensation payments and pension awards made on their behalf, together with their proportionate share of administrative costs. The Board recognizes in its accounts both the current value of the estimated future payments for unfinalled claims and the amounts relative to these unfinalled claims to be received in the future from the deposit class employers.

The Board also acts as the agent of the Government of Canada for the payment of compensation to federal employees in British Columbia. Amounts disbursed are recovered from the Government of Canada on a monthly basis.

WORKERS' COMPENSATION BOARD
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 1985

Note 5 - Fixed Assets ($000's)

	1985				1984
	Cost or Appraised Value	Depreciation	Accumulated Depreciation	Net Book Value	Net Book Value
Land	1,639	-	-	1,639	1,275
Buildings	49,630	1,267	7,073	42,557	42,376
Furniture & Equipment	12,009	1,188	7,934	4,075	4,298
Totals	63,278	2,455	15,007	48,271	47,949

Note 6 - Superannuation Fund

The Board's 1985 contributions to the Workers' Compensation Board Superannuation Fund, including a $5 million lump sum payment, amounted to $9,177,000 (1984 - $4,585,000).

An actuarial valuation of the Fund's liabilities was carried out in 1985 at the Trustees' request. Based on the Plan provisions, and ignoring liabilities and financing for future indexed supplementary pensions, the unfunded liability of the Fund was approximately $21 million as at 31 March 1985. This unfunded liability is not included in these financial statements.

The Board's current rate of regular contributions is projected to amortize the unfunded liability over a 21-year period.

ACTUARY'S REPORT

The Pension Liabilities for the Accident and Silicosis Funds are for pensions in effect as at 31 December 1985, but excluding pensions arising from injuries to Federal Government workers (Class 19). The present value of increases in pensions effective 1 January 1986 has been included in the Liabilities. The Pension Liabilities have been computed using the same mortality, net interest rate and other assumptions used for the valuation as at 31 December 1984. The net interest rate of 2-3/8% makes implicit provision for the future indexing of pensions on the assumption that interest earnings on Board assets in excess of 2-3/8% will correspond to future increases in the Consumer Price Index.

The Unfinalled Claims Liabilities for the Accident and Silicosis Funds are shown separately for rateable Classes and for deposit Classes (excluding Class 19), and are based on projections of future claims payments and awards using ratios developed from the Board's claims experience, average benefit rates, the net interest rate assumption of 2-3/8% and, where applicable, mortality, remarriage and other assumptions used for computing Pension Liabilities. The methods used in calculating these liabilities were substantially the same as those employed in the previous valuation as at 31 December 1984, except for the removal of a contingency margin introduced by the Board last year.

The liabilities included in this report have been computed by the Board in accordance with methods and assumptions approved by us. We have made such tests of the calculations as were deemed necessary. We have also examined the data upon which the calculations were based and found it to be sufficient for our purposes and consistent with the Board's financial statements.

In our opinion, the amounts set out below, which have been determined by the methods and assumptions described above, make reasonable provision for the future liabilities of the Board as at 31 December 1985.

Accident Fund	
Pension Liabilities	$1,233,738,000
Unfinalled Claims Liabilities	
- Rateable Classes	957,169,000
- Deposit Classes	70,941,000
	$2,261,848,000
Silicosis Fund	
Pension Liabilities	$ 21,456,000
Unfinalled Claims Liabilities	12,030,000
	$ 33,486,000

Jacob Levi, F.S.A., F.C.I.A.
Eckler Partners Ltd.
Consulting Actuaries

12 March 1986

SCHEDULE 1

WORKERS' COMPENSATION BOARD

STATEMENT OF ALL YEARS' CLAIM COSTS AND CHANGE IN UNFUNDED LIABILITY
FOR THE YEAR ENDED 31 DECEMBER 1985
(in $,000's)

	1985		1984	
INCOME				
Assessments				
Classes	456,120		446,381	
Deposit accounts	18,639		29,747	
Penalties	3,460	478,219	3,925	480,053
Investment income				
Earned for the year	206,147		168,095	
Amortization of long-term investment gains and losses	29,227	235,374	2,254	170,349
		713,593		650,402
EXPENSE				
Cost of workers' claims				
Wage loss compensation	116,557		117,193	
Medical aid payments	57,422		59,471	
Pensions paid	96,668	270,647	97,560	274,224
Administration expenses		68,194		67,007
		338,841		341,231
EXCESS OF INCOME OVER EXPENSES		374,752		309,171
INCREASE (DECREASE) IN ACTUARIAL LIABILITIES				
Accident fund - 31 December	2,294,437		2,242,111	
- 1 January	2,242,111	52,326	2,121,692	120,419
Silicosis fund - 31 December	33,486		37,569	
- 1 January	37,569	(4,083)	38,565	(996)
		48,243		119,423
DECREASE IN UNFUNDED LIABILITY		326,509		189,748
UNFUNDED LIABILITY - 1 January		(358,353)		(548,101)
UNFUNDED LIABILITY - 31 December		(31,844)		(358,353)

WORKERS' COMPENSATION BOARD

SCHEDULE 2

STATEMENT OF CURRENT TRANSACTIONS (details by sub-class)
FOR THE YEAR ENDED 31 DECEMBER 1985
(in $,000's)

Class and Sub-Class		BALANCES 1 January	INCOME Assessments	COSTS CHARGED TO SUB-CLASSES Wage Loss Compensation	Medical Aid Payments	Pension Awards, Capitalized Values	Provision for Unfinalled Claims	Adjustment to Prior Years' Actuarial Estimates	Total Claim Cost	Administration	Appropriation to Special Reserves	Total Costs	BALANCES 31 December
1	2	(97,954)	66,610	6,941	2,995	3,555	24,376	(21,819)	16,048	8,288	2,735	27,071	(58,415)
	4	(8,856)	11,954	1,110	532	308	3,563	(4,178)	1,335	1,281	482	3,098	-
	5	(3,301)	52,120	5,230	2,073	865	10,846	(13,275)	5,739	5,046	2,081	12,866	35,953
	7	(463)	7,795	1,250	431	44	2,624	(6,234)	(1,885)	843	323	(719)	8,051
	9	(2,946)	4,789	840	247	20	1,722	(2,593)	236	454	198	888	955
		(113,520)	143,268	15,371	6,278	4,792	43,131	(48,099)	21,473	15,912	5,819	43,204	(13,456)
4	3	(8,172)	4,473	425	175	-	1,172	(1,105)	667	531	180	1,378	(5,077)
	11	(11,821)	10,707	930	407	138	3,343	(2,405)	2,413	1,030	452	3,895	(5,009)
	18	(3,157)	801	93	49	-	246	(279)	109	153	32	294	(2,650)
	30	6,846	6,687	488	317	263	1,882	(1,551)	1,399	619	269	2,287	11,246
		(16,304)	22,668	1,936	948	401	6,643	(5,340)	4,588	2,333	933	7,854	(1,490)
6	2	(3,715)	12,584	2,102	641	21	3,469	(4,535)	1,698	1,735	504	3,937	4,932
	3	1,247	3,508	365	257	599	641	(1,319)	543	568	141	1,252	3,503
	4	(4,075)	4,352	1,014	336	42	1,693	(1,615)	1,470	757	178	2,405	(2,128)
	5	693	542	62	47	1	80	(116)	74	75	22	171	1,064
	7	1,004	519	216	42	-	146	40	444	128	21	593	930
	8	(1,583)	1,617	378	77	-	379	(641)	193	183	65	441	(407)
	17	(386)	155	39	14	-	95	(14)	134	28	6	168	(399)
	18	(61)	258	102	49	-	106	(74)	183	81	10	274	(77)
	20	(2,339)	3,623	674	180	2	656	(1,526)	186	364	148	698	586
	21	(6,664)	14,164	3,246	1,040	62	5,338	(4,143)	5,563	2,661	572	8,796	(1,296)
	22	2,012	3,225	400	212	5	936	(1,234)	319	399	130	848	4,389
	24	(3,369)	3,238	837	198	-	1,176	(1,136)	1,075	447	131	1,653	(1,784)
	25	(925)	574	170	54	-	285	9	518	172	23	713	(1,064)
	26	(30,083)	19,537	4,746	1,299	6	8,799	(10,833)	4,016	2,804	787	7,607	(18,153)
	27	(695)	12,605	2,173	1,113	-	4,420	(6,468)	1,238	1,535	509	3,282	8,628
	31	1,162	177	57	20	-	57	(177)	(43)	31	7	(5)	1,344
	32	(1,529)	2,213	323	76	-	458	(419)	438	209	89	736	(52)
	36	271	1,247	129	43	-	315	(838)	(351)	177	50	(124)	1,642
	37	(1,094)	3,064	779	230	28	878	(1,199)	716	358	123	1,197	773
	39	(1,609)	1,230	335	97	11	552	(314)	681	314	48	1,043	(1,422)
	43	(744)	4,256	590	397	222	4,218	(872)	4,555	734	163	5,452	(1,940)
	46	202	46	21	8	-	36	(67)	(2)	14	2	14	234
	54	1,998	5,347	890	296	-	1,425	(1,813)	798	1,145	215	2,158	5,182
	56	611	146	27	7	-	37	(52)	19	75	4	98	659
	57	(6,846)	3,590	577	174	-	1,478	(4,150)	(1,921)	506	148	(1,267)	(1,989)
	58	(970)	540	174	96	-	347	381	998	119	22	1,139	(1,569)
	59	(15,025)	11,576	1,963	736	12	4,775	(5,021)	2,465	2,092	473	5,030	(8,479)
		(72,612)	113,928	22,388	7,739	1,031	42,995	(48,146)	26,007	17,711	4,591	48,309	(6,093)
7	5	(12,250)	4,761	1,251	306	209	2,748	(2,922)	1,592	1,119	192	2,903	(10,392)
	6	(33,792)	26,403	4,762	1,844	586	12,790	(15,834)	4,148	5,981	1,067	11,196	(18,585)
	7	(25,058)	36,261	5,714	1,733	85	10,439	(11,885)	6,086	4,952	1,453	12,491	(1,288)
	11	284	3,180	616	268	-	1,148	(1,132)	900	841	130	1,871	1,593
	13	(305)	2,036	407	170	3	759	(682)	657	227	83	967	764
	21	(1,077)	3,903	793	175	29	1,213	(2,369)	(159)	657	158	656	2,170
	25	(20,402)	3,872	869	269	520	2,869	(3,115)	1,412	1,247	155	2,814	(19,344)
	26	(21,115)	14,712	2,286	607	507	7,291	(7,532)	3,359	2,362	601	6,322	(12,725)
	47	(99)	624	43	21	-	124	(260)	(72)	114	25	67	458
	48	3,157	2,753	319	131	228	925	2,090	3,693	341	117	4,151	1,759
		(110,657)	98,505	17,060	5,724	2,167	40,306	(43,641)	21,616	17,841	3,981	43,438	(55,590)

WORKERS' COMPENSATION BOARD

STATEMENT OF CURRENT TRANSACTIONS (details by sub-class)
FOR THE YEAR ENDED 31 DECEMBER 1985
(in $,000's)

SCHEDULE 2

Class and Sub-Class		BALANCES 1 January	INCOME Assessments	COSTS CHARGED TO SUB-CLASSES: Wage Loss Compensation	Medical Aid Payments	Pension Awards, Capitalized Values	Provision for Unfinalled Claims	Adjustment to Prior Years' Actuarial Estimates	Total Claim Cost	Administration	Appropriation to Special Reserves	Total Costs	BALANCES 31 December
8	1	3,036	2,722	403	157	89	1,151	(1,568)	232	497	109	838	4,920
	8	(5,596)	1,357	279	79	14	648	(97)	923	324	55	1,302	(5,541)
	11	(196)	1,819	472	104	225	541	(1,004)	338	296	73	707	916
	12	92	817	350	115	9	355	(244)	585	160	33	778	131
	70	4,522	2,103	256	65	-	1,656	193	2,170	348	63	2,601	4,024
	51	(4,012)	24,253	3,717	1,133	1,288	8,546	(5,531)	9,153	2,583	991	12,727	7,514
		(2,154)	33,071	5,477	1,653	1,625	12,897	(8,251)	13,401	4,208	1,344	18,953	11,964
9	1	132	5,381	524	139	2	1,018	(1,337)	346	410	209	965	4,548
	2	1,687	7,370	1,334	312	227	1,861	(1,216)	2,518	776	297	3,591	5,466
	6	(485)	1,724	445	165	-	790	(555)	845	291	74	1,210	29
	9	551	139	15	8	-	74	(92)	5	25	6	36	654
	11	6,508	4,343	639	281	568	2,046	(1,948)	1,586	767	165	2,518	8,333
		8,393	18,957	2,957	905	797	5,789	(5,148)	5,300	2,269	751	8,320	19,030
14	1	762	15,174	2,363	627	577	4,383	(5,556)	2,394	2,127	611	5,132	10,804
	6	(3,976)	8,360	1,530	540	65	3,600	(2,758)	2,977	1,790	337	5,104	(720)
		(3,214)	23,534	3,893	1,167	642	7,983	(8,314)	5,371	3,917	948	10,236	10,084
38		1,550	1,965	198	89	1	299	(453)	134	94	79	307	3,208
Total Classes		(308,418)	455,896	69,280	24,503	11,456	160,043	(167,392)	97,890	64,285	18,446	180,621	(33,143)
10		-	5,954	1,234	385	-	2,728	609	4,956	846	152	5,954	-
12		-	2,099	537	149	246	1,412	(679)	1,665	364	70	2,099	-
13		-	7,881	2,686	892	635	6,205	(5,031)	5,387	2,169	325	7,881	-
18		-	37	7	4	-	17	(3)	25	10	2	37	-
19		-	2,786	1,586	957	63	-	17	2,623	163	-	2,786	-
Total Deposit Accounts		-	18,757	6,050	2,387	944	10,362	(5,087)	14,656	3,552	549	18,757	-
Total Deposit Accounts and Classes		(308,418)	474,653	75,330	26,890	12,400	170,405	(172,479)	112,546	67,837	18,995	199,378	(33,143)
Silicosis													
2	3	1,123	307	1	-	-	17	(298)	(280)	56	-	(224)	1,654
	4	(7,612)	3,260	61	1	-	586	(4,959)	(4,311)	298	-	(4,013)	(339)
		(6,489)	3,567	62	1	-	603	(5,257)	(4,591)	354	-	(4,237)	1,315
Restatement		(43,446)	-	-	-	-	-	(43,446)	-	-	-	-	-
Rounding		-	(1)	(2)	2	2	(1)	6	7	1	5	15	(16)
GRAND TOTAL		(358,353)	478,719	75,390	26,893	12,402	171,007	(221,176)	64,516	68,194	19,000	151,710	(31,844)

NOTE: 1. Assessment Income

As a significant portion of assessment income is not received until after year end, the amount shown is an estimate based on statistical data. Adjustments to this estimate are made in the following year.

2. Restatement

This adjustment reflects the retroactive effect of the change in the accounting policy, as described in the notes to the financial statements. As all sub-classes share proportionately in this adjustment, there is no effect on the individual sub-class balances at 31 December 1985.

SCHEDULE 3

WORKERS' COMPENSATION BOARD

STATEMENT OF ADMINISTRATION EXPENSES
FOR THE YEAR ENDED 31 DECEMBER 1985
(in $,000's)

	1985	1984
Salaries and employees' benefits	61,453	62,519
Building and services	2,556	2,859
Depreciation	2,455	2,587
Communications	2,421	2,348
Equipment	2,038	1,689
Consulting fees	1,567	820
Supplies and stationery	1,502	1,392
Staff travel	1,376	1,251
Miscellaneous	1,125	918
Grants and awards	661	676
Advertising	612	300
Publications	525	451
Automobile fleet	500	514
Patients' meals	479	472
Employee relocation	178	68
	79,448	**78,864**
Less: Miscellaneous income	(1,564)	(1,259)
	77,884	**77,605**
Less: Allocated to medical aid	(9,525)	(10,536)
Allocated to investment income	(165)	(62)
	68,194	**67,007**

SCHEDULE 4

WORKERS' COMPENSATION BOARD

INVESTMENTS HELD AS AT 31 DECEMBER 1985
(in $000's)

	1985	1984
	Market Value	
Government of Canada and Federal Crown Corporations	536,331	255,499
Province of British Columbia and Crown Corporations	400,336	351,796
British Columbia Municipal and School	62,443	57,013
Other Provinces and Crown Corporations	230,145	121,963
Chartered Bank	4,247	10,255
Long-term investments	1,233,502	796,526
Cash and short-term deposits	915,113	911,130
	2,148,615	1,707,656

COMMENTARY ON FINANCIAL STATEMENTS

The following commentary is provided to assist readers in understanding the intent and content of the preceding financial Schedules and Exhibits.

Exhibit 1 - Balance Sheet

This Exhibit reveals the Board's financial position at the end of its fiscal year. It identifies all assets owned by the Board, such as investments, fixed assets and amounts receivable from others. It also discloses the amounts owed to others as a result of day to day operations, and the actuarial estimate of the present value of pensions and other costs of claims to be paid by the Board in future years for existing claimants. These Accident Fund and Silicosis Fund liabilities are evaluated each year, and independently confirmed by the Consulting Actuary.

The amount by which the assets are less than the liabilities is called, in this Exhibit, the "Unfunded liability". The shortfall will be made up out of future assessments and/or investment earnings.

Exhibits 2 to 5 analyze the changes which occurred during the year for certain of the Balance Sheet items.

Exhibit 2 - Statement of Income and Expense and Unfunded Liability

This Exhibit gives a breakdown of the Board's income and expenses for the year and shows how these resulted in the change in the Unfunded Liability for the year.

Income is made up of assessments received from B.C. employers and from investment earnings. In this Exhibit, expenses are classified according to whether they arose from current year claims or from claims made in prior years.

Readers should also examine Schedule 1, which further analyzes the change in Unfunded Liability.

Exhibit 3 - Statement of Changes in Fund Liabilities

As described under Exhibit 1, the liabilities of the Accident and Silicosis Funds are adjusted each year to reflect the current year's claims and a re-evaluation of past years' remaining liabilities based on current conditions. Exhibit 3 reveals the items which were added to the liabilities (mainly the addition of current year costs) and the items deducted from the liabilities (mainly payments made) during the year.

Since the Board's investments represent funds provided by B.C. employers to secure the future payments for current or prior claims, investment income is allocated to the Accident and Silicosis Funds.

Shown at the bottom of this Exhibit are the portions of the two funds represented by pensions awarded and by estimates of future costs of claims currently unfinalled (i.e. where no pension award has yet been made).

Exhibit 4 - Statement of Changes in Special Reserves

Under the Workers' Compensation Act, the Board is required to maintain reserves to cover the costs of claims arising from disasters, from the deterioration of previously existing injuries or conditions, as well as the continuing costs of classes of industry which cease to operate. These special reserves are shown as part of the Accident Fund on Exhibit 1.

Exhibit 4 reveals the items making up the additions to, and deductions from, the reserves during the year. The additions are made up of appropriations charged to B.C. employers plus a portion of investment income. The deductions are for payments made or pensions awarded during the year.

Exhibit 5 - Statement of Changes in Financial Position

This Exhibit sets out all of the Board's sources of funds during the year and those areas to which the funds were applied. The net increase in funds was invested, so the statement shows all those items which caused the change during the year in the value of investments carried on Exhibit 1.

The Exhibit begins with the net income applied to reduce the Unfunded Liability (from Exhibit 2) and adjusts this amount for items included in it which do not involve cash. Then it adds cash transactions which are charged directly to the Accident or Silicosis Funds to arrive at the amount of cash generated from operations. The changes in the Board's assets and liabilities which generate or use cash are also shown.

Schedule 1 - Statement of All Years' Claims Costs and Change in Unfunded Liability

This Schedule reveals how the Board's income and expense during the year, together with the change in the Accident and Silicosis Fund liabilities determined by the actuary, has resulted in a decrease in the Unfunded Liability.

The income figures are the same as those on Exhibit 2, while the expense section combines and categorizes payments for current year claims from Exhibit 2 with payments for prior years' claims from the Accident and Silicosis Funds in Exhibits 3 and 4.

Schedule 2 - Statement of Current Transactions (Details by Sub-Class)

This Schedule breaks down the contents of Exhibit 2 by sub-class. It allows employers to see the changes which occurred in their own sub-class balances during the year. The total of all sub-class balances is equal to the Board's Unfunded Liability.

Schedule 3 - Statement of Administration Expenses

This Schedule gives an analysis of the major types of administration expenses on a comparative basis.

The reductions at the bottom of this schedule disclose:

(a) administration costs incurred for the Rehabilitation Clinic and the Residence which are reclassified to medical aid costs, and

(b) administration costs incurred in executing the investment program which are reclassified against investment income.

Schedule 4 - Investments Held

This Schedule reveals the composition of the Board's long-term investments by groupings of type of jurisdiction or organization, as well as the group total for cash and short-term deposits (term under one year). The long-term and cash and short-term totals match those shown on Exhibit 1.

STATISTICS '85

WORKERS' COMPENSATION BOARD OF BRITISH COLUMBIA

COMPENSATION SERVICES DIVISION

CLAIMS DEPARTMENT

The number of claims reported to the WCB in 1985 was 158,673 -- a 5.1% increase from the 150,919 claims reported in 1984.

YEAR	NEW INJURIES REPORTED	FATALITIES REPORTED	FATALITIES AS A PERCENTAGE OF NEW INJURIES REPORTED
1976	142,088	182	.13
1977	149,477	176	.12
1978	161,860	208	.13
1979	187,268	260	.14
1980	197,115	220	.11
1981	196,470	222	.11
1982	159,739	208	.13
1983	151,815	165	.11
1984	150,919	174	.12
1985	158,673	202	.13

First payment was made for 126 industrial deaths in 1985. Twenty of the 126 cases were pensioners who died from causes related to their compensable injuries or diseases.

During the year, 119,932 claims were paid for the first time. Of those:

57,880 were for medical aid only;
59,855 were for temporary total disability;
2,071 were for permanent disability;
126 were for fatal accidents.

The Board set aside $1,264,074 in pension reserves to pay for hearing loss claims allowed in the year.

COSTS

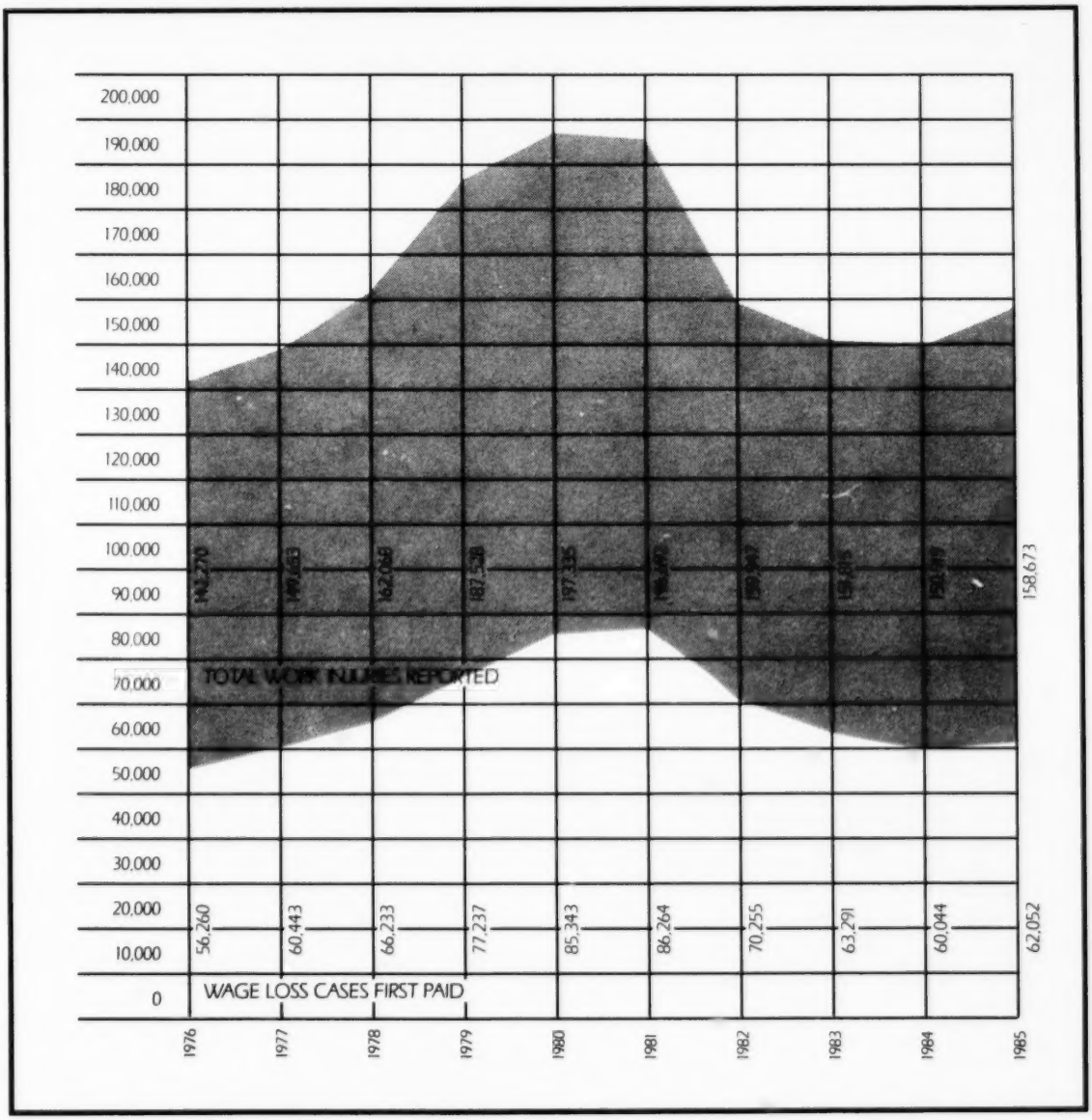
Compensation costs totalled $251,451,854 in 1985 compared with $270,357,099 in 1984. The figures include actual payments made for medical aid and wage loss, as well as a reserve set aside for present and future payments of permanent disability and dependants' pensions awarded in 1985. The expense figures shown in Schedule 1 of the Finance and Statistics section show pension payments made during the year, not reserves set aside.

DISTRIBUTION BY TYPE OF CLAIM

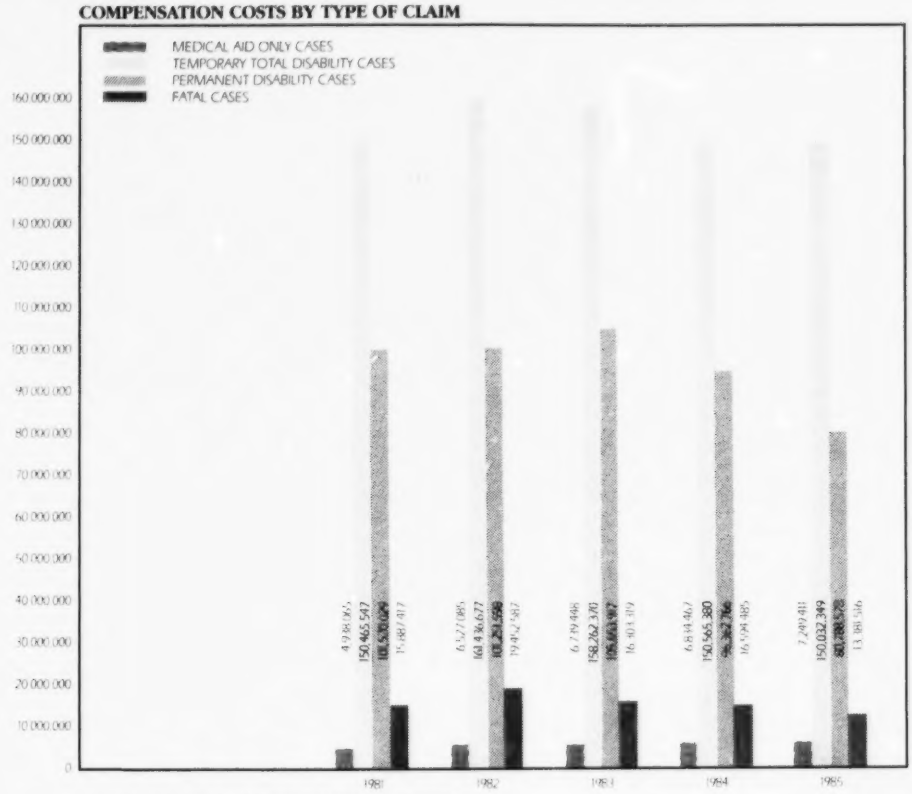
	1985 COST	1985 % OF TOTAL	1984 COST	1984 % OF TOTAL
Medical Aid Only Claims	$ 7,249,411	2.9	$ 6,834,467	2.5
*Wage Loss Claims	$150,032,349	59.7	$150,565,380	55.7
**Permanent Disability Claims	$ 80,788,578	32.1	$ 96,362,766	35.6
**Fatal Claims	$ 13,381,516	5.3	$ 16,594,485	6.1
***TOTAL	****$251,451,854	100.0	$270,357,099	100.0

* Includes medical and benefits paid on the claim.
** Includes medical aid benefits and wage loss paid on the claim.
*** Due to rounding, totals may not balance.
**** The total cost of $251,451,854 differs from the total claims expense of $270,646,955.80 (Schedule 1): the former includes pension reserves set aside, the latter includes pension payments made. The claims costs of $251,451,854 are shown by subclass in Table A-2 of this report.

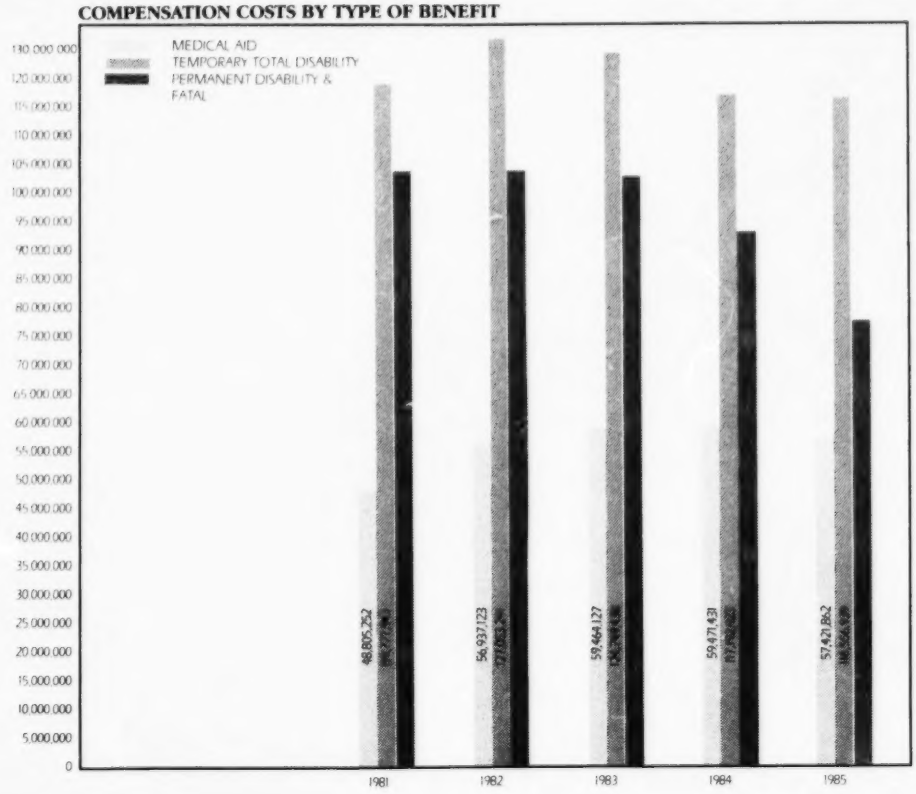
TOTAL NUMBER OF WORK INJURIES REPORTED AND TOTAL NUMBER OF CLAIMS HAVING THE FIRST PAYMENT OF WAGE LOSS COMPENSATION DURING EACH OF THE YEARS 1976-1985



COMPENSATION COSTS BY TYPE OF CLAIM



COMPENSATION COSTS BY TYPE OF BENEFIT



DEATHS OCCURRING IN 1985 AND REPORTED BY 1 MARCH 1986

	Adjudication Completed by 1 March 1986		Awaiting Adjudication or Application[2] at 1 March 1986	Total Deaths Occurring in 1985
	Accepted	Disallowed[1]		
Injury, 1985 Occurrence	106	8	28	142
Injury, Pre-1985 Occurrence	3	4	1	8
Industrial Disease - Silicosis	4	7	1	12
Industrial Disease - Other Diseases	15	19	6	40
TOTAL	128	38	36	202

1 Disallowed claims are those that fall within the scope of the Act but are not acceptable, usually because they are not work related.

2 Claims awaiting application typically involve cases where the deceased's relatives elect to sue a third party rather than to claim compensation.

NOTE

There were 10 deaths that occurred in 1984 but were not included in last year's table - they were reported to the Board after 1 March 1985.

DEATHS OCCURRING IN 1985 AND ACCEPTED BY 1 MARCH 1986[1] ACCORDING TO AGENCY[2] WITH INSPECTIONAL JURISDICTION

	Workers' Compensation Board	Ministry of Mines	Coast Guard (Includes Fishing Fatalities)	Labour Canada	RCMP/Other Police		Transport Canada	Ministry of Transport and Highways	All Agencies
					Motor Vehicle Accidents	Other			
Injury, 1985 Occurrence	65	5	7	1	21	1	3	3	106
Injury, Pre-1985 Occurrence	2	-	-	-	-	1	-	-	3
Industrial Disease - Silicosis	-	4	-	-	-	-	-	-	4
Industrial Disease - Other Diseases	15	-	-	-	-	-	-	-	15
TOTAL	82	9	7	1	21	2	3	3	128

1 The claims tabulated in this table are the 128 claims from the first column of the previous table.

2 This classification according to agency is done by the WCB.

ASSESSABLE PAYROLLS

Assessable payrolls include those portions of earnings up to the maximum wage rate -- $26,182 in 1985 and 1984. Assessment statistics for the past five years are as follows: 1985 and 1984.

	Number of Employers at 31 Dec.	Assessable Payrolls	Assessments	Maximum Wage Rate
1981	81,222	18,555,777,114	415,481,447	22,200
1982	77,534	18,931,652,000	455,726,000	24,700
1983	82,723	19,077,000,000	476,002,000	26,182
1984	85,155	19,780,000,000	478,218,000	26,182
1985	86,940	20,274,000,000 (est.)	477,000,000 (est.)	26,182

FIELD SERVICES DEPARTMENT ACTIVITIES ([1])

	1985	1984
Inspection Reports Issued By:		
Occupational Safety Officers ([2])	28,433	27,603
Occupational Hygiene Officers ([3])	3,133	2,889
Occupational Safety and Health Officers ([4])	2,245	451
Consultation Reports Issued By:		
Occupational Safety Officers	7,285	5,925
Occupational Hygiene Officers	2,063	1,774
Occupational Safety and Health Officers	687	297
Orders Written By:		
Occupational Safety Officers	35,318	30,859
Occupational Hygiene Officers	4,367	3,806
Occupational Safety and Health Officers	1,482	297
Accident Investigation Reports	240	226
Observation Reports	198	89
Penalty Assessments Initiated ([5])	249	111
Penalty Levies	0	0
Total Amount of Penalties Initiated ([5])	589,735.79	212,098.42
Special Rates of Assessments	0	1
Amount of Special Rates of Assessments	0	2,229.59
Board Closure Orders	2	2
Prosecutions Initiated - Employers	1	0
- Workers	1	0

	1985	1984
Education Presentations by:		
Occupational Safety Officers	1,125	710
Occupational Hygiene Officers	168	149
Occupational Safety and Health Officers	7	15

---

(1) In the fall of 1985, the Industrial Safety and Industrial Hygiene Departments were combined to become the Field Services Department.

(2) Formerly called Industrial Safety Officers.

(3) Formerly called Industrial Hygiene Officers.

(4) Formerly called Noise Control Officers. This group now includes the Occupational Environment Officers transferred to the WCB in the spring of 1985 from the Ministry of Labour, Occupational Environment Branch.

(5) Of the 1985 penalty assessments, some are in the appeal stage at the current time.

1985

TOTAL NUMBER OF EDUCATION PRESENTATIONS:

BREAKDOWN:

MONTH	TOTAL	FIELD SERVICES	OCCUPATIONAL HEALTH	HEARING	FIRST AID
JAN.	125	114	1	5	5
FEB.	143	124	4	8	7
MARCH	142	127	5	7	3
APRIL	130	111	6	13	0
MAY	135	125	2	8	0
JUNE	65	56	2	5	2
JULY	55	48	2	4	1
AUGUST	42	29	1	3	9
SEPT.	83	61	6	11	5
OCT.	173	136	17	8	12
NOV.	141	116	12	10	3
DEC.	97	85	6	6	0
YEAR TOTAL	1,331	1,132	64	88	47

INDUSTRIAL FIRST AID

	1985	1984
Instructors' Schools	2	3
Instructors Certified	20	32
Classes	806	757
Examinations	11,109	11,400
Certifications	8,759	8,911

SURVIVAL FIRST AID

	1985	1984
Instructors/Examiners Trained	153	591
Total Trained Since 1975	2,845	2,692
Candidates Certified	16,568	13,820

HEARING CONSERVATION SECTION

	1985	1984
Industrial Audiometric Training Programs:		
Technician Training Courses	13	13
Number of Students	68	82
Technician Refresher Courses	42	40
Number of Students	231	209
Audiometric Facility Inspections	180	207
Educational Talks	34	10
Total in Attendance	732	207

PERCENTAGE OF CLAIMS FIRST PAID IN 1985 BY INDUSTRIAL GROUP

During 1985, first payments were made on 62,052 claims for wage loss, permanent disability and fatal benefits. The percentages of these claims by industrial groups are as follows:

	Per Cent
Trade and Service Industries	29.2
General Manufacturing	20.4
Forest Products	14.6
Construction Industry and Allied Trades	12.6
Operations of the Federal, Provincial and Municipal Governments	10.1
Transportation	7.3
Mining and Smelting	2.2
Navigation and Wharf Operations	1.6
Fishing and Fish Packing Industry	1.4
Light and Power	0.4

DAYS LOST FROM WORK

There were 1,818,442 days lost from work during 1985 due to injuries; 61.5% of this figure resulted from 1985 injuries, 22.9% from 1984 and 15.6% from 1983 and prior years. These figures represent the actual number of days lost by injured workers (wage-loss cases). Time charges for permanent disability and fatal cases are not included.

An analysis of days lost by industrial group shows:

	Days Lost	Per Cent
Trade and Service Industries	471,067	25.9
Forest Products	342,414	18.8
General Manufacturing	286,460	15.7
Construction Industry and Allied Trades	267,659	14.7
Operations of the Federal, Provincial and Municipal Governments	160,009	9.2
Transportation	141,926	7.8
Mining and Smelting	53,236	2.9
Navigation and Wharf Operations	45,012	2.5
Fishing and Fish Packing Industry	41,666	2.3
Light and Power	8,992	0.5

PERCENTAGE OF INJURIES BY SEX OF WORKER

The first payment of wage loss, permanent disability or fatal benefits was made on 62,052 claims during the year 1985, an increase of 3.3% from the number made in 1984. Of these claimants, 80% were males and 20% females.

NUMBER OF CLAIMS AND CLAIM COSTS BY PROVINCIAL REGIONAL DISTRICT[1] FOR 1985

Provincial Regional District	Number of Wage Loss and Permanent Disability Claims First Paid in 1985	Number of Fatal Claims First Paid in 1985	Wage Loss Payments Plus Permanent Disability and Fatal Reserves Charged in 1985
01 East Kootenay	941	6	$ 4,049,322
02 Central Kootenay	966	1	3,742,677
02A Kootenay-Boundary	528	1	2,945,699
03 Okanagan-Similkameen	1,068	3	2,951,139
04 Columbia-Shuswap	610	6	2,677,360
05 North Okanagan	961	1	3,651,181
06 Central Okanagan	1,496	2	2,749,435
07 Thompson-Nicola	1,969	8	6,237,320
08 Cariboo	1,141	3	4,700,658
09 Squamish-Lillooet	425	3	2,140,691
10 Fraser-Cheam	819	3	2,172,077
11 Central Fraser Valley	2,938	3	6,385,385
12 Dewdney-Allouette	1,322	1	3,393,188
13 Greater Vancouver	31,828	23	86,063,715
14 Sunshine Coast	218	--	1,003,706
15 Powell River	289	1	1,350,114
16 Mount Waddington	399	7	3,757,716
16A Ocean Falls	28	2	79,025
17 Skeena-Queen Charlotte	615	3	2,793,785
18 Kitimat-Stikine	831	2	5,323,024
19 Bulkley-Nechako	622	4	3,287,072
20 Fraser-Fort George	2,159	8	8,524,826
21 Peace River-Liard	1,136	10	5,107,837
22 Stikine	26	1	73,267
23 Capitol	4,755	4	12,135,100
24 Cowichan Valley	810	3	3,905,326
25 Nanaimo	1,287	3	4,814,863
26 Alberni-Clayoquot	617	6	2,477,316
27 Comox-Strathcona	1,248	3	5,537,157
TOTAL	62,052	126[2]	$194,029,992[3]

1 Some claims are classified according to the location of the head office of the firm rather than according to the actual location where the injury occurred.

2 Five claims are not classified by district. Some deaths occur out-of-province and some involve exposure to silica or asbestos in more than one district.

3 Because of rounding, the column total does not balance.

NUMBER OF CLAIMS[1] FIRST PAID IN 1985

ANALYZED BY SUBCLASS AND TYPE OF CLAIM

TABLE A-1

Sub-Class	Medical Aid Only Claims	Temporary Total Claims	Permanent Disability Claims	Fatal Claims	Overall Total
		CLASS NO. 1			
02	3,183	3,273	264	30	6,750
04	1,809	562	51	1	2,423
05	4,960	2,941	227	3	8,131
07	1,091	920	47	--	2,058
09	314	634	34	--	982
TOTAL	11,357	8,330	623	34	20,344
		CLASS NO. 4			
03	299	242	19	--	560
11	904	384	68	2	1,358
18	180	58	8	--	246
30	877	233	12	3	1,125
TOTAL	2,260	917	107	5	3,289
		CLASS NO. 6			
02	1,639	1,942	55	--	3,636
03	389	392	6	--	787
04	893	1,015	38	--	1,946
05	149	106	1	--	256
07	117	202	1	--	320
08	177	282	5	--	464
17	28	41	1	--	70
18	97	159	--	--	256
20	268	639	15	1	923
21	3,010	3,722	46	3	6,781
22	400	454	18	--	872
24	363	667	10	1	1,041
25	95	176	4	--	275
26	2,821	4,515	57	1	7,394
27	3,389	3,939	32	--	7,360
31	42	52	--	--	94

Sub-Class	Medical Aid Only Claims	Temporary Total Claims	Permanent Disability Claims	Fatal Claims	Overall Total
32	149	253	2	--	404
36	191	113	6	1	311
37	344	787	18	--	1,149
39	275	332	14	--	621
43	385	619	23	3	1,030
46	27	23	--	--	50
54	803	979	18	2	1,802
56	23	16	1	--	40
57	511	454	19	2	986
58	87	261	2	--	350
59	2,920	2,098	48	2	5,068
TOTAL	19,592	24,238	440	16	44,286

CLASS NO. 7

05	473	752	22	4	1,251
06	3,111	3,430	165	8	6,714
07	5,146	5,156	164	4	10,470
11	612	509	18	1	1,140
13	151	399	6	1	557
21	413	560	32	2	1,007
25	410	425	32	5	872
26	1,110	1,478	54	4	2,646
47	71	53	2	--	126
48	138	171	8	2	319
TOTAL	11,635	12,933	503	31	25,102

CLASS NO. 8

01	345	249	9	--	603
08	306	266	11	--	583
11	153	371	3	1	528
12	104	251	6	--	361
20	143	177	5	--	325
51	1,176	2,518	72	6	3,772
TOTAL	2,227	3,832	106	7	6,172

Sub-Class	Medical Aid Only Claims	Temporary Total Claims	Permanent Disability Claims	Fatal Claims	Overall Total
		CLASS NO. 9			
01	187	272	14	1	474
02	401	689	24	1	1,115
06	395	505	7	--	907
09	12	10	--	--	22
11	416	326	39	10	791
TOTAL	1,411	1,802	84	12	3,309
		CLASS NO. 10			
01	380	162	5	--	547
02	--	--	1	--	1
03	17	10	--	--	27
04	27	9	2	--	38
06	690	317	25	--	1,032
09	96	211	3	--	310
12	43	49	1	--	93
13	--	--	--	--	--
TOTAL	1,253	758	37	--	2,048
		CLASS NO. 12			
	440	332	9	2	783
		CLASS NO. 13			
01	134	115	11	-1 (CR)	259
02	1,329	1,792	30	6	3,157
04	119	260	1	--	380
05	31	16	2	--	49
10	5	-2 (CR)	2	--	5
12	279	7	3	--	289
15	6	5	--	--	11
16	1	--	--	--	1
17	81	168	--	--	249
19	77	174	2	--	253
20	43	28	--	--	71

Sub-Class	Medical Aid Only Claims	Temporary Total Claims	Permanent Disability Claims	Fatal Claims	Overall Total
21	--	1	--	--	1
24	1	-2 (CR)	2	--	1
25	1	5	2	--	8
26	2	3	--	--	5
TOTAL	2,109	2,570	55	5	4,739
		CLASS NO. 14			
01	1,547	2,104	49	3	3,703
06	1,462	1,608	41	--	3,111
TOTAL	3,009	3,712	90	3	6,814
		CLASS NO. 18			
	10	4	--	--	14
		CLASS NO. 19			
	2,268	101	18	--	2,387
		CLASS NO. 20			
	--	--	--	--	--
		CLASS NO. 38			
	305	322	1	--	628
		ACCIDENT FUND			
	57,876	59,851	2,073	115	119,915

Sub-Class	Medical Aid Only Claims	Temporary Total Claims	Permanent Disability Claims	Fatal Claims	Overall Total
			SILICOSIS FUND		
	1	--	-3 (CR)	9	7
			SECTION 39		
1(b)	--	--	--	--	--
1(d)	4	5	2	2	13
1(e)	-1 (CR)	-1 (CR)	-1 (CR)	--	-3 (CR)
TOTAL Section 39	3	4	1	2	10
GRAND TOTAL	57,880	59,855	2,071	126	119,932

[1] Claims can be reported in one year and paid in the next; some of the paid claims in this table are therefore not part of the claims reported.

Class and Subclass numbers shown in the tables in this section may be identified by reference to the Classes of Industry listing.

CLAIMS COSTS CHARGED IN 1985

BY SUBCLASS AND TYPE OF CLAIM

(claims from all years)

TABLE A-2

Sub-Class	Costs for Medical Aid Only Claims	Costs for Temporary Total Claims (Includes Medical Aid Costs)	Costs[1] for Permanent Disability Claims (Includes Medical Aid Costs)	Costs for Fatal Claims (Includes Medical Aid Costs)	Overall Total
			CLASS NO. 1		
02	346,934	14,508,834	13,056,936	2,988,896	30,901,601
04	153,822	2,270,204	1,741,127	284,743	4,449,896
05	442,999	10,687,565	7,682,596	629,217	19,442,377
07	82,535	2,197,540	677,864	1,621	2,959,561
09	22,798	1,233,019	498,575	--	1,754,393
TOTAL	1,049,088	30,897,163	23,657,099	3,904,478	59,507,828
			CLASS NO. 4		
03	23,197	911,326	1,097,190	--	2,031,713
11	85,785	1,928,388	2,332,894	103,654	4,450,722
18	15,358	217,833	241,371	--	474,562
30	91,804	1,011,546	1,045,061	511,270	2,659,681
TOTAL	216,144	4,069,094	4,716,515	614,925	9,616,678
			CLASS NO. 6		
02	103,700	3,621,242	1,304,967	107,376	5,137,285
03	24,862	659,171	745,915	--	1,429,948
04	53,748	1,761,067	472,811	--	2,287,626
05	9,154	139,799	11,892	--	160,845
07	5,634	304,895	198,492	--	509,021
08	12,014	577,037	45,960	--	635,011
17	2,996	62,563	5,542	--	71,101
18	5,925	180,787	--	--	186,712
20	17,256	1,139,433	211,297	2,470	1,370,456
21	192,519	6,091,246	988,102	400,467	7,672,334
22	25,057	1,002,869	279,010	--	1,306,936
24	25,533	1,318,568	382,439	3,966	1,730,505

Sub-Class	Costs for Medical Aid Only Claims	Costs for Temporary Total Claims (Includes Medical Aid Costs)	Costs[1] for Permanent Disability Claims (Includes Medical Aid Costs)	Costs for Fatal Claims (Includes Medical Aid Costs)	Overall Total
25	7,043	324,874	109,214	--	441,131
26	147,044	9,217,506	1,239,807	2,019	10,606,375
27	223,049	4,447,031	610,250	--	5,280,331
31	2,721	91,525	--	--	94,245
32	10,314	519,852	344,440	--	874,607
36	16,849	223,045	71,141	28,622	339,657
37	25,170	1,254,987	173,548	--	1,453,704
39	14,925	558,973	203,726	--	777,624
43	52,594	1,389,924	1,320,206	215,190	2,977,914
46	4,012	38,648	-22,513	--	20,147
54	59,149	1,519,675	819,446	9,319	2,407,588
56	1,432	33,847	14,735	--	50,014
57	38,201	1,083,475	374,254	1,722	1,497,652
58	6,886	387,101	80,914	--	474,901
59	191,587	3,712,412	1,355,581	2,541	5,262,120
TOTAL	1,279,374	41,661,551	11,341,175	773,691	55,055,792
		CLASS NO. 7			
05	31,798	2,184,492	516,030	451,686	3,184,006
06	237,777	9,370,968	7,135,162	438,733	17,182,639
07	322,532	9,816,911	6,069,998	216,530	16,425,971
11	48,976	1,373,978	383,169	319,751	2,125,875
13	8,436	660,212	213,178	3,841	885,668
21	37,940	1,506,368	1,061,072	138,783	2,744,163
25	35,170	1,839,586	2,179,084	517,141	4,570,981
26	100,687	4,365,431	2,291,121	315,391	7,072,630
47	3,953	119,008	30,831	--	153,792
48	14,121	542,253	273,033	225,217	1,054,625
TOTAL	841,390	31,779,208	20,152,678	2,627,073	55,400,348
		CLASS NO. 8			
01	33,455	900,719	619,617	--	1,553,791
08	19,645	470,548	323,196	--	813,389
11	11,260	817,146	126,541	164,251	1,119,198
12	8,528	498,477	77,477	--	584,482

Sub-Class	Costs for Medical Aid Only Claims	Costs for Temporary Total Claims (Includes Medical Aid Costs)	Costs[1] for Permanent Disability Claims (Includes Medical Aid Costs)	Costs for Fatal Claims (Includes Medical Aid Costs)	Overall Total
20	9,090	475,903	975,903	--	1,460,896
51	103,583	6,454,878	3,772,390	597,230	10,928,081
TOTAL	185,562	9,617,671	5,895,124	761,480	16,459,837
			CLASS NO. 9		
01	18,462	951,116	711,496	1,961	1,683,035
02	36,973	2,245,287	881,037	226,414	3,389,711
06	29,939	873,917	155,786	1,208	1,060,850
09	1,027	39,110	24,667	--	64,804
11	54,920	1,505,815	807,600	1,029,575	3,397,911
TOTAL	141,321	5,615,246	2,580,587	1,259,157	9,596,312
			CLASS NO. 10		
	95,788	2,204,116	1,234,221	184,808	3,718,933
			CLASS NO. 12		
	32,965	866,478	573,665	245,489	1,718,598
			CLASS NO. 13		
01	12,271	395,964	889,954	-197,917	1,100,272
02	113,216	3,349,535	998,768	627,769	5,089,288
04	7,029	468,856	12,636	--	488,521
05	3,077	57,308	43,925	--	104,310
10	628	7,261	129,000	--	136,888
12	24,426	24,828	22,843	--	72,098
15	196	6,338	8,794	--	15,328
16	19	--	--	--	19
17	5,589	429,710	4,467	--	439,766
19	5,361	275,474	32,535	--	313,370

Sub-Class	Costs for Medical Aid Only Claims	Costs for Temporary Total Claims (Includes Medical Aid Costs)	Costs[1] for Permanent Disability Claims (Includes Medical Aid Costs)	Costs for Fatal Claims (Includes Medical Aid Costs)	Overall Total
20	2,885	46,265	--	--	49,150
21	--	126	--	--	126
24	67	18,575	53,575	--	72,217
25	754	6,308	23,007	--	30,069
26	188	6,836	--	--	7,024
TOTAL	175,706	5,093,385	2,219,504	429,852	7,918,447
			CLASS NO. 14		
01	109,456	4,143,127	1,609,402	558,709	6,420,695
06	107,571	3,024,334	1,049,383	--	4,181,288
TOTAL	217,027	7,167,461	2,658,786	558,709	10,601,983
			CLASS NO. 18		
	1,127	44,753	548	--	46,428
			CLASS NO. 19		
	504,041	1,710,457	292,897	--	2,507,394
			CLASS NO. 20		
	--	--	--	--	--
			CLASS NO. 38		
	16,055	338,944	5,000	--	360,000

Sub-Class	Costs for Medical Aid Only Claims	Costs for Temporary Total Claims (Includes Medical Aid Costs)	Costs[1] for Permanent Disability Claims (Includes Medical Aid Costs)	Costs for Fatal Claims (Includes Medical Aid Costs)	Overall Total
			ACCIDENT FUND		
	4,755,588	141,065,527	75,327,800	11,359,662	232,508,577
			SILICOSIS FUND		
	2,712	795	524,365	690,260	1,218,133
			SECTION 39		
39 1(d)	1,154	386,170	358,197	1,331,593	2,077,114
39 1(e)	3,481	5,498,557	2,302,083	--	7,804,121
TOTAL	4,635	5,884,727	2,660,280	1,331,593	9,881,235
			OTHER COSTS INCLUDING INVESTIGATION AND UNCLASSIFIED		
	2,486,476	3,081,300	2,276,133	--	7,843,909
GRAND TOTAL	7,249,411	150,032,349	80,788,578	13,381,516	251,451,854

[1] Includes pension reserves set aside, not pension payments.

[2] Due to rounding, the Class and Subclass totals may not balance.

TABLE B - AN ANALYSIS BY SUBCLASS OF THE 62,052 WAGE LOSS, PERMANENT DISABILITY AND FATAL CLAIMS FIRST PAID IN 1985 AND AN ANALYSIS OF THE NUMBER OF DAYS LOST DURING 1985 ON CLAIMS FOR ALL YEARS

Sub-Class	CLAIMS FOR ALL YEARS: Days Lost in 1985	CLAIMS FOR ALL YEARS: Wages Lost in 1985	WAGE LOSS, PERMANENT DISABILITY AND FATAL CLAIMS FIRST PAID IN 1985: Average Weekly Wage	Number of Claims	Number of Claims by Type of Accident: Struck Against	Struck By	Falls from Elevations	Falls on Same Level	Caught In	Rubbed or Abraded	Strains	Harmful Substances	Trans-portation	Miscel-laneous
					CLASS NO. 1									
0102	160,367	22,232,046	729	3,567	47	1,450	751	268	191	77	476	53	103	151
0104	22,223	2,585,917	653	614	36	64	81	46	66	18	229	47	2	25
0105	104,840	12,140,458	591	3,171	136	685	424	239	455	79	968	72	10	103
0107	22,603	2,317,469	509	967	84	222	69	56	110	28	366	18	--	14
0109	15,883	1,358,800	537	668	119	175	35	24	84	19	194	16	--	2
Total	325,916	40,634,690	622	8,987	422	2,596	1,360	633	906	221	2,233	206	115	295
					CLASS NO. 4									
0403	8,207	869,880	539	261	7	58	33	15	26	19	80	11	1	11
0411	20,626	2,555,983	617	454	8	123	69	25	42	13	113	16	8	37
0418	2,277	261,255	659	66	6	7	7	7	6	2	22	6	1	2
0430	8,771	1,165,704	678	248	3	37	52	16	13	4	60	16	32	15
Total	39,881	4,852,822	608	1,029	24	225	161	63	87	38	275	49	42	65
					CLASS NO. 6									
0602	44,382	4,040,458	470	1,997	124	449	231	122	146	62	757	80	9	17
0603	7,946	609,233	377	398	26	73	32	33	26	12	165	21	9	1
0604	22,759	1,963,865	420	1,053	170	254	70	48	71	40	353	37	3	7
0605	1,910	121,269	313	107	3	27	13	17	6	1	31	4	1	4
0607	2,983	332,442	574	203	7	29	30	16	11	3	95	8	2	2

Sub-Class	CLAIMS FOR ALL YEARS: Days Lost in 1985	CLAIMS FOR ALL YEARS: Wages Lost in 1985	WAGE LOSS, PERMANENT DISABILITY AND FATAL CLAIMS FIRST PAID IN 1985: Average Weekly Wage	Number of Claims	Number of Claims by Type of Accident: Struck Against	Struck By	Falls from Elevations	Falls on Same Level	Caught In	Rubbed or Abraded	Strains	Harmful Substances	Trans-portation	Miscel-laneous
0608	5,562	680,788	616	287	12	60	37	21	34	4	99	12	2	6
0617	1,097	70,681	344	42	--	7	6	2	9	4	13	--	--	1
0618	2,850	147,816	266	159	14	28	13	9	44	3	38	9	1	--
0620	14,272	1,243,960	457	655	34	136	65	77	65	5	241	25	2	5
0621	87,148	7,365,950	442	3,771	316	725	303	403	145	35	1,664	107	19	54
0622	15,517	1,067,736	350	472	19	64	74	89	8	9	150	19	9	31
0624	14,440	1,460,895	535	678	34	83	98	82	50	10	271	37	4	9
0625	5,116	374,560	378	180	12	35	11	20	9	1	73	13	6	--
0626	147,442	11,628,599	410	4,573	142	435	122	440	123	9	2,796	238	3	265
0627	78,500	4,495,527	260	3,971	317	942	274	607	111	12	930	607	15	156
0631	1,111	103,652	454	52	3	16	12	8	1	--	11	--	--	1
0632	5,262	565,400	614	255	17	40	44	26	12	10	103	4	--	-1
0636	2,441	244,374	537	120	7	17	31	10	5	4	29	10	4	3
0637	14,503	1,346,679	455	805	58	287	36	67	64	11	251	25	2	4
0639	6,514	655,590	527	346	20	63	39	28	66	3	107	10	6	4
0643	26,635	1,382,368	271	645	28	158	159	40	51	13	139	18	17	22
0646	-241	17,498	382	23	1	4	4	--	--	--	11	1	1	1
0654	18,310	1,642,600	452	999	47	160	127	75	61	9	450	15	28	27
0656	318	53,502	643	17	2	2	5	5	--	--	4	--	--	-1
0657	13,601	1,189,428	454	475	25	108	98	28	24	5	160	15	7	5
0658	9,340	456,575	264	263	4	15	37	30	3	2	159	7	3	3
0659	47,395	4,025,373	441	2,148	144	451	174	150	139	223	673	132	32	30
Total	597,113	47,286,818	411	24,694	1,586	4,668	2,145	2,453	1,284	490	9,773	1,454	185	656

Sub-Class	CLAIMS FOR ALL YEARS: Days Lost in 1985	CLAIMS FOR ALL YEARS: Wages Lost in 1985	WAGE LOSS, PERMANENT DISABILITY AND FATAL CLAIMS FIRST PAID IN 1985: Average Weekly Wage	Number of Claims	Number of Claims by Type of Accident: Struck Against	Struck By	Falls from Elevations	Falls on Same Level	Caught In	Rubbed or Abraded	Strains	Harmful Substances	Trans-portation	Miscel-laneous
					CLASS NO. 7									
0705	28,269	3,156,070	605	778	34	102	242	39	14	31	282	25	5	4
0706	112,719	12,098,639	538	3,603	231	810	767	307	127	154	1,054	104	9	40
0707	107,534	12,452,158	573	5,324	283	1,230	499	277	430	568	1,565	400	12	60
0711	14,928	1,812,200	604	528	25	100	114	37	13	26	175	30	4	4
0713	13,029	791,467	310	406	21	48	78	65	20	4	153	11	6	--
0721	15,881	1,946,688	655	594	36	96	75	61	28	49	177	54	3	15
0725	19,499	2,687,484	731	462	27	121	74	42	41	16	112	16	1	12
0726	54,013	6,518,314	572	1,536	41	358	297	108	87	40	423	53	48	81
0747	1,203	132,913	543	55	--	12	12	3	2	--	21	3	1	1
0748	7,148	827,646	502	181	5	49	34	14	30	4	26	10	9	--
Total	374,223	42,423,579	569	13,467	703	2,926	2,192	953	792	892	3,988	706	98	217
					CLASS NO. 8									
0801	8,449	1,039,483	704	258	8	28	60	19	10	--	116	16	1	--
0808	4,485	506,729	603	277	8	34	46	22	7	3	142	5	6	4
0811	9,434	960,027	549	375	13	41	43	35	15	9	111	10	72	26
0812	7,872	648,790	346	257	4	13	17	28	2	2	85	7	77	22
0820	5,342	509,950	532	182	14	25	27	13	7	1	74	5	5	11
0851	81,484	7,919,790	561	2,596	67	372	599	174	135	42	912	37	189	69
Total	117,066	11,584,769	573	3,945	114	513	792	291	176	57	1,440	80	350	132

Sub-Class	CLAIMS FOR ALL YEARS: Days Lost in 1985	CLAIMS FOR ALL YEARS: Wages Lost in 1985	WAGE LOSS, PERMANENT DISABILITY AND FATAL CLAIMS FIRST PAID IN 1985: Average Weekly Wage	Number of Claims	Number of Claims by Type of Accident: Struck Against	Struck By	Falls from Elevations	Falls on Same Level	Caught In	Rubbed or Abraded	Strains	Harmful Substances	Trans-portation	Miscel-laneous
					CLASS NO. 9									
0901	12,241	1,444,741	616	287	8	41	55	27	29	6	101	7	4	9
0902	30,145	4,388,290	773	714	31	110	167	129	29	11	193	8	12	24
0906	12,809	1,198,218	454	512	21	149	33	50	31	6	189	19	7	7
0909	453	46,812	588	10	1	2	3	3	--	--	1	--	--	--
0911	26,851	391,186	623	375	12	71	41	57	36	2	84	22	1	49
Total	82,499	7,469,247	575	1,898	73	373	299	266	125	25	568	56	24	89
					CLASS NO. 10									
1000	23,327	2,355,610	537	795	44	117	96	76	55	19	307	36	25	20
					CLASS NO. 11									
1100	10	578	--	--	--	--	--	--	--	--	--	--	--	--
					CLASS NO. 12									
1200	10,738	1,026,345	522	343	8	36	67	24	18	4	138	8	23	17
					CLASS NO. 13									
1301	3,651	427,203	607	125	1	27	25	4	8	5	36	2	5	12
1302	49,278	3,229,934	435	1,828	29	263	297	256	68	34	608	78	28	167
1304	7,110	596,754	431	261	8	35	10	17	11	--	173	--	2	5

Sub-Class	CLAIMS FOR ALL YEARS: Days Lost in 1985	CLAIMS FOR ALL YEARS: Wages Lost in 1985	WAGE LOSS, PERMANENT DISABILITY AND FATAL CLAIMS FIRST PAID IN 1985: Average Weekly Wage	Number of Claims	Number of Claims by Type of Accident: Struck Against	Struck By	Falls from Elevations	Falls on Same Level	Caught In	Rubbed or Abraded	Strains	Harmful Substances	Trans-portation	Miscel-laneous
1305	583	61,295	500	18	1	--	2	--	--	--	13	2	--	--
1310	18	360	--	--	--	--	--	--	--	--	--	--	--	--
1312	401	5,386	--	10	--	2	2	--	1	1	3	1	--	--
1315	71	7,991	676	5	--	--	--	1	--	--	3	--	1	--
1317	4,565	595,441	653	168	3	3	14	7	1	1	125	1	8	5
1319	3,781	392,772	534	176	13	25	20	21	10	2	72	12	--	1
1320	525	49,239	456	28	1	3	4	2	1	--	16	1	--	--
1321	1	205	1,024	1	--	1	--	--	--	--	--	--	--	--
1324	307	3,684	--	--	--	--	--	--	--	--	--	--	--	--
1325	-134	-1,608	--	7	--	3	1	1	1	--	3	--	-2	--
1326	72	864	--	3	--	--	--	2	--	--	--	--	--	1
Total	70,229	5,369,520	471	2,630	56	362	375	311	101	43	1,052	97	42	191
					CLASS NO. 14									
1401	45,975	4,628,653	523	2,156	98	320	324	189	94	57	841	81	43	109
1406	37,332	3,711,010	474	1,649	76	225	229	260	38	24	687	50	11	49
Total	83,307	8,339,663	502	3,805	174	545	553	449	132	81	1,528	131	54	158
					CLASS NO. 18									
1800	371	45,355	575	4	--	--	--	--	--	--	3	1	--	--

Sub-Class	CLAIMS FOR ALL YEARS: Days Lost in 1985	CLAIMS FOR ALL YEARS: Wages Lost in 1985	WAGE LOSS, PERMANENT DISABILITY AND FATAL CLAIMS FIRST PAID IN 1985: Average Weekly Wage	Number of Claims	Number of Claims by Type of Accident: Struck Against	Struck By	Falls from Elevations	Falls on Same Level	Caught In	Rubbed or Abraded	Strains	Harmful Substances	Trans-portation	Miscel-laneous
					CLASS NO. 19									
1900	6,200	524,957	459	119	6	22	22	14	4	3	40	3	1	4
					CLASS NO. 38									
3800	5,136	62,302	252	323	4	101	39	48	8	9	102	8	3	1
					SILICOSIS FUND (CLASS NO. 2)									
0200	--	--	--	6	--	--	--	--	--	--	--	6	--	--
					SECTION 39									
1(b)	--	--	--	--	--	--	--	--	--	--	--	--	--	--
1(d)	5,697	271,906	703	9	2	--	--	1	--	--	4	1	--	1
1(e)	76,729	137,729	--	-2	--	--	--	--	--	--	--	--	--	-2
Total	82,426	409,635	703	7	2	--	--	1	--	--	4	1	--	-1
Grand Total	1,818,442	172,385,891	500	62,052	3,216	12,484	8,101	5,582	3,688	1,822	21,451	2,842	962	1,844

NOTE - The method of calculating average weekly wages has been modified. The change is relatively small, but the 1985 average weekly wages should not be compared to the average weekly wages from earlier annual reports. Average weekly wages for prior years on the new basis are available on request from Statistical Services.

TABLE C - ANALYSIS BY YEAR OF INJURY OF TOTAL DAYS LOST DURING 1985 AND OF THE NUMBER OF WAGE LOSS, PERMANENT DISABILITY AND FATAL CLAIMS FIRST PAID OR REOPENED IN 1985

Year of Injury	Number of Wage Loss, Permanent Disability and Fatal Claims: Reopened[1] in 1985	Number of Wage Loss, Permanent Disability and Fatal Claims: First Paid in 1985	Total Days Lost in 1985 from all Claims[2]
1941 . . .	--	--	10
1944 . . .	1	--	80
1945 . . .	1	--	81
1946 . . .	--	--	180
1948 . . .	2	--	186
1949 . . .	2	--	448
1952 . . .	1	--	37
1953 . . .	1	--	33
1954 . . .	10	--	1,036
1955 . . .	2	--	517
1956 . . .	3	--	388
1957 . . .	4	--	272
1958 . . .	1	--	6
1959 . . .	4	--	705
1960 . . .	5	--	151
1961 . . .	1	--	1,085
1962 . . .	2	--	342
1963 . . .	8	--	944
1964 . . .	6	2	518
1965 . . .	8	--	439
1966 . . .	10	1	1,142
1967 . . .	10	--	751
1968 . . .	13	--	1,748
1969 . . .	19	2	2,628
1970 . . .	11	-1	1,875
1971 . . .	21	1	1,702
1972 . . .	30	--	3,871
1973 . . .	29	-1	5,088
1974 . . .	34	--	5,292
1975 . . .	38	1	4,959
1976 . . .	55	2	6,864
1977 . . .	53	6	7,418
1978 . . .	57	3	7,739
1979 . . .	103	13	15,248
1980 . . .	122	10	21,587
1981 . . .	194	14	33,418
1982 . . .	280	35	54,390
1983 . . .	538	243	100,439
1984 . . .	1,826	4,768	416,951
1985 . . .	3,657	56,953	1,117,874
TOTAL	7,162	62,052	1,818,442

1 A claim can be reopened in the same year it is first paid; a claim can be reopened more than once in the same year.

2 These figures are work days compensated in 1985 on all claims, not just claims reopened or first paid in 1985.

3 Claims reopened with one day or no days of wage loss (such reopenings are typically for the purpose of adjusting the compensation that has been paid) are not counted as reopenings in this table. A claim reopened more than once in the same month is only counted as one reopening.

TABLE D - AGE OF WORKERS, IN FIVE-YEAR AGE GROUPS, TO WHOM OR IN RESPECT OF WHOM THE FIRST PAYMENT OF WAGE LOSS, PERMANENT DISABILITY BENEFITS OR DEPENDANTS' BENEFITS WAS MADE IN 1985

Number of Claims by Class of Industry

Age	Class Numbers 1	4	6	7	8	9	10	12	13	14	18	19	20	38	Silicosis Fund	Section 39	Total Number of Cases
Under 19	300	19	1,771	447	70	72	6	4	112	61	--	2	--	27	--	--	2,891
20-24	1,597	134	4,723	2,265	419	210	83	58	402	327	--	14	--	139	--	--	10,371
25-29	1,912	175	4,380	2,645	725	296	173	70	495	581	--	15	--	72	--	2	11,541
30-34	1,474	183	3,323	2,180	679	256	155	65	447	607	1	29	--	37	--	1	9,437
35-39	1,150	135	2,728	1,791	601	241	117	56	339	506	2	19	--	19	--	-1	7,703
40-44	788	119	2,273	1,232	463	188	73	24	245	432	1	9	--	10	--	1	5,858
45-49	594	88	1,833	1,028	392	194	61	16	201	363	--	6	--	10	--	1	4,787
50-54	542	82	1,582	896	278	172	65	21	181	360	--	4	--	4	1	1	4,189
55-59	379	54	1,270	610	215	159	38	19	140	334	--	15	--	3	--	1	3,237
60-69	245	39	774	352	98	106	22	10	66	228	--	6	--	1	5	1	1,953
Over 69	6	1	37	21	5	4	2	--	2	6	--	--	--	1	--	--	85
TOTAL	8,987	1,029	24,694	13,467	3,945	1,898	795	343	2,630	3,805	4	119	--	323	6	7	62,052
AVERAGE AGE	34	37	34	35	37	38	36	35	35	39	--	38	--	--	--	--	35

TABLE E - ANALYSIS OF INDUSTRIAL DISEASE WAGE LOSS CLAIMS FIRST PAID DURING 1985

Chemical Burns	423
Conjunctivitis	21
Dermatitis	218
Hearing Loss	297
Infected Blisters	15
Infectious Diseases:	
Others	124
Inflammation, Irritation of Joints, Tendons, etc.:	
Bursitis	315
Tenosynovitis	752
Carpal Tunnel Syndrome[1]	123
Pneumoconiosis:	
Asbestosis	12
Silicosis (Mining)	10
Silicosis (Non-Mining)[2]	3
Poisoning Systemic	107
Radiation Effects:	
Welding Equipment, Electric Arc	254
Other	1
Respiratory Irritation	167
Temperature Extremes:	
Cold	54
Heat	15
Vibration White Finger Disease (Raynaud's Phenomenon)[3]	4
Other	47
TOTAL	2,962

1 Carpal tunnel syndrome claims were included in other in annual reports previous to 1979.

2 Non-mining silicosis claims were shown as pneumoconiosis claims in annual reports previous to 1979.

3 Vibration white finger disease claims were included in other in annual reports previous to 1982.

SENIOR OPERATING PERSONNEL

CHAIRMAN:

Walter Flesher (resigned January 1986)

ACTING CHAIRMAN:

Glenn Hall (appointed January 1986)

COMMISSIONERS:

Glenn Hall
Beverley Korman
Joan Nutter

GENERAL MANAGERS:

* Wayne Audette
General Manager, Financial Services Division
Bill Greer
General Manager, Occupational Safety and Health Division
* Grant McMillan
General Manager, Administrative Services Division
Robert Taylor
General Manager, Compensation Services and Medical Services Division

EXECUTIVE DIRECTORS:

** Willy Kurz
Chief Information Officer, Information Systems
Dr. Alex McDougall
Executive Director, Medical Services Division
Ivan Tufts
Board Counsel and Secretary to the Board

DIRECTORS:

Nick Attewell
Director, Appeals Administration
George Balfour
Director, Human Resources Department (formerly Employee Relations)
Harry Carruthers
Director, Field Services
Ken Cummane
Director, Internal Audit Department
Dr. Malcolm Dewar
Director, Medical Services Department
Bill Evans
Treasurer
* Alastair Gordon
Director, Community Relations Dept. (formerly Information Services)
Bob Gunn
Director, Assessment Department
Roy Holloway
Director, Technical Services Department
Dave Martin
Director, Research and Planning
Art Quinn
Director, Claims Department
Al Riegert
Director, Research and Standards
Douglas Smith
Controller
Tom Wharton
Director, Clinic and Rehabilitation Services
Dr. Bill Whitehead
Director, Occupational Health Department
Keith Younie
Actuary

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* as of February 1986
** as of March 1986